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**C**o-operative

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Stratford, 1904.











The Co-operative Union Limited.



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# Co-operative Congress,

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**Edited by J. C. GRAY, General Secretary.**



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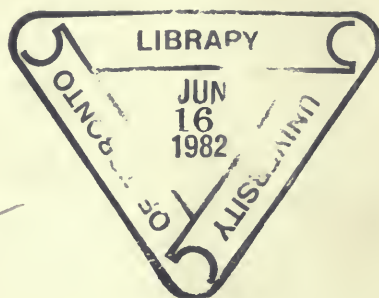


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# LIST OF DELEGATES AND REPRESENTATIVES PRESENT AT THE CONGRESS.

## (1) Representatives of other Countries.

DENMARK. The Central Co-operative Committee : Messrs. Koföed and Möller.

GERMANY.—The German Union of Distributive Societies : Mr. Max. Radestock.  
The German Co-operative Wholesale Society: Messrs. R. Assman and E. Scherling.

SWITZERLAND.—The Co-operative Union of Switzerland : Dr. Kündig and Dr. Müller.

## (2) Representatives from other Bodies, &c.

TRADES UNION PARLIAMENTARY COMMITTEE.—Mr. W. H. Wilkinson (Accrington).

NATIONAL UNION OF TEACHERS.—Messrs. F. C. Blackburn (London) and J. T. Boulter (Leicester).

GARDEN CITY ASSOCIATION.—Mr. G. J. H. Northcroft.

LABOUR DEPARTMENT, BOARD OF TRADE. Mr. J. J. Dent.

## (3) Members of the Central Board, other than those delegated by Societies.

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NORTH-WESTERN SECTION.—E. Booth (Wooldale), S. Fairbrother (Bolton), S R Foster (Bingley), G Hayhurst (Accrington), W. Knights (Sheffield), M. Parkes (Crewe), A Percival (Failsworth), T Redfearn (Heckmondwike), J. T Taylor (Oldham), J Turner (Preston), and B. Woolfenden (Rochdale)

SCOTTISH SECTION.—Jas Allan (Glasgow), Wm. Allan (Dundee), J. McMurren (Glasgow), M. Neil (Kilbarchan), G Oswald (Stirling), J. Patterson (Burntisland), and G. D. Taylor (Edinburgh).

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SOUTH-WESTERN SECTION.—A. Bullock (Bedminster), T. Gidley (Plymouth), J. Langley (Radstock), and C Vaughan (Plymouth)

WESTERN SECTION.—W. H. Brown (Newport), J. Morris (Gloucester), R. R. Prynne (Darite), A. Steel Briton Ferry, and R Warne (Gloucester).

GENERAL SECRETARY.—J. C. Gray.

ASSISTANT SECRETARY.—A. Whitehead.

AUDITORS.—W. Swallow and T. Wood.

OFFICIAL REPORTER.—H. Pitman.

## (4) Delegates from Societies and Conference Associations.

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| 394 Seaton Delaval .....              | Morton, S.            | Smith, A. .... 319             |
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| 436 Throckley .....                      | Graham, D.        | Thurlow, A. .... 334        |
| 437 " .....                              | Kirton, M.        | Thurston, W. .... 224       |
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| 441 Tow Law .....                        | Jones, J.         | Toms, H. .... 358           |
| 442 " .....                              | Rees, J.          | Toms, Mrs. H. .... 358      |
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| 443 Tring .....                          | Bone, H.          | Toynbee, J. .... 460        |
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| 448 Uddingston .....                     | Hamilton, A.      | Twigg, T. .... 399          |
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| 451 Vale of Leven .....                  | McDougall, A.     | Uttley, E. .... 401         |
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| 459 Wellingboro' Midland .....           | Jeffrys, W.       | Walton, W. .... 154         |
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| 464 Wigan .....                          | Lowe, J.          | Watson, J. .... 227         |
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| 465 Wigston Magna Hosiers .....          | Smith, C.         | Watt, W. .... 507           |
| 466 Willesden and District .....         | Duncan, C.        | Webb, A. .... 279           |
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| NAME OF SOCIETY.                        | DELEGATES.            | ALPHABETICAL LIST.          |
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| 487 Lincoln ..                          | Coulson, W.           | Wood, J. .... 345           |
| 488 Northampton & Earls Barton .....    | James, G. T.          | Wood, J. .... 449           |
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| 494 West Durham and South Northumber-<br>land .....     | Fletcher, W.      | Wright, Mrs. C. .... 301 |
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| 496 Dewsbury....  | Walker, J. W.     | Yates, W. .... 52        |
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| 501 North Lancashire .....                              | Gill, R.          |                          |
| 502 South Yorkshire .....                               | Knowles, W.       |                          |
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| 503 Ayrshire .....                                      | Ross, G.          |                          |
| 504 Border Counties .....                               | Linton, W.        |                          |
| 505 Central .....                                       | Sneddon, J.       |                          |
| 506 East of Scotland .....                              | Taylor, G.        |                          |
| 507 Falkirk .....                                       | Watt, W.          |                          |
| 508 Fife and Kinross .....                              | Balfour, J.       |                          |
| 509 Glasgow and Suburbs .....                           | McNicol, H.       |                          |
| 510 Perth, Forfar, and Aberdeen .....                   | Allan, Mrs. S.    |                          |
| 511 Renfrewshire .....                                  | Muir, J.          |                          |
| <i>Southern Section.</i>                                |                   |                          |
| 512 Bedford .....                                       | Brightman, P.     |                          |
| 513 Bucks .....   | Payne, W. G.      |                          |
| 514 Cambridge .....                                     | Charter, W. T.    |                          |
| 515 Colchester .....                                    | Young, G.         |                          |
| 516 Lewes .....   | Smith, Mrs. A.    |                          |
| 517 Metropolitan, East .....                            | Pightling, G. H.  |                          |
| 518 Metropolitan, North .....                           | Harris, J. T.     |                          |
| 519 Metropolitan, South .....                           | Gasson Mrs. M. A. |                          |
| 520 Oxford .....  | Bradford, E. A.   |                          |
| 521 Sheerness .....                                     | Whatley, H.       |                          |
| <i>South-Western &amp; Western Sections.</i>            |                   |                          |
| 522 Bristol and Somerset .....                          | White, J.         |                          |
| 523 Devon .....   | Pryor, J.         |                          |

Total number of persons present at Congress, 1,376.



M. H. CLEAR.

A. DEANS (*Secretary*).

J. BARKER.

H. J. MAY.

T. B. BUTTERWORTH.



*Photo by]*

H. VIVIAN.

Mrs. ABBOTT.

E. O. GREENING.

Miss SPOONER.

CENTRAL BOARD—SOUTHERN SECTION (1903-4).

[*London Stereoscopic Co.*  
W. H. BERRY.





W. DAVIS. C. HUGHES. W. JUBB. H. PARDOE. W. DAWSON. P. COOTE. J. WALFORD. G. H. PIGHTLING.  
J. J. STAFFORD. G. W. M. SANSON. J. T. HARRIS. A. J. MATON. T. B. BUTTERWORTH.



J. W. FAY. Mrs. M. A. GASSON. G. L. BANKS. A. W. GOLIGHTLY. A. DEANS. Mrs. J. GREEN. W. T. CADMORE.  
RECEPTION COMMITTEE.



J. PILCHER. A. WHITEHEAD. G. HENDERSON. W. G. PAYNE. A. J. CABLE. R. HALSTEAD. H. A. HAILS. S. LAWRENCE.

H. WHATLEY. R. THRESHER. J. SINDEN. R. POWELL.



W. FOOT. Mrs. G. CORAM. J. E. JOHNS. H. J. MAY. J. E. BIGNALL. Mrs. H. E. BATE. R. WALE.

RECEPTION COMMITTEE.

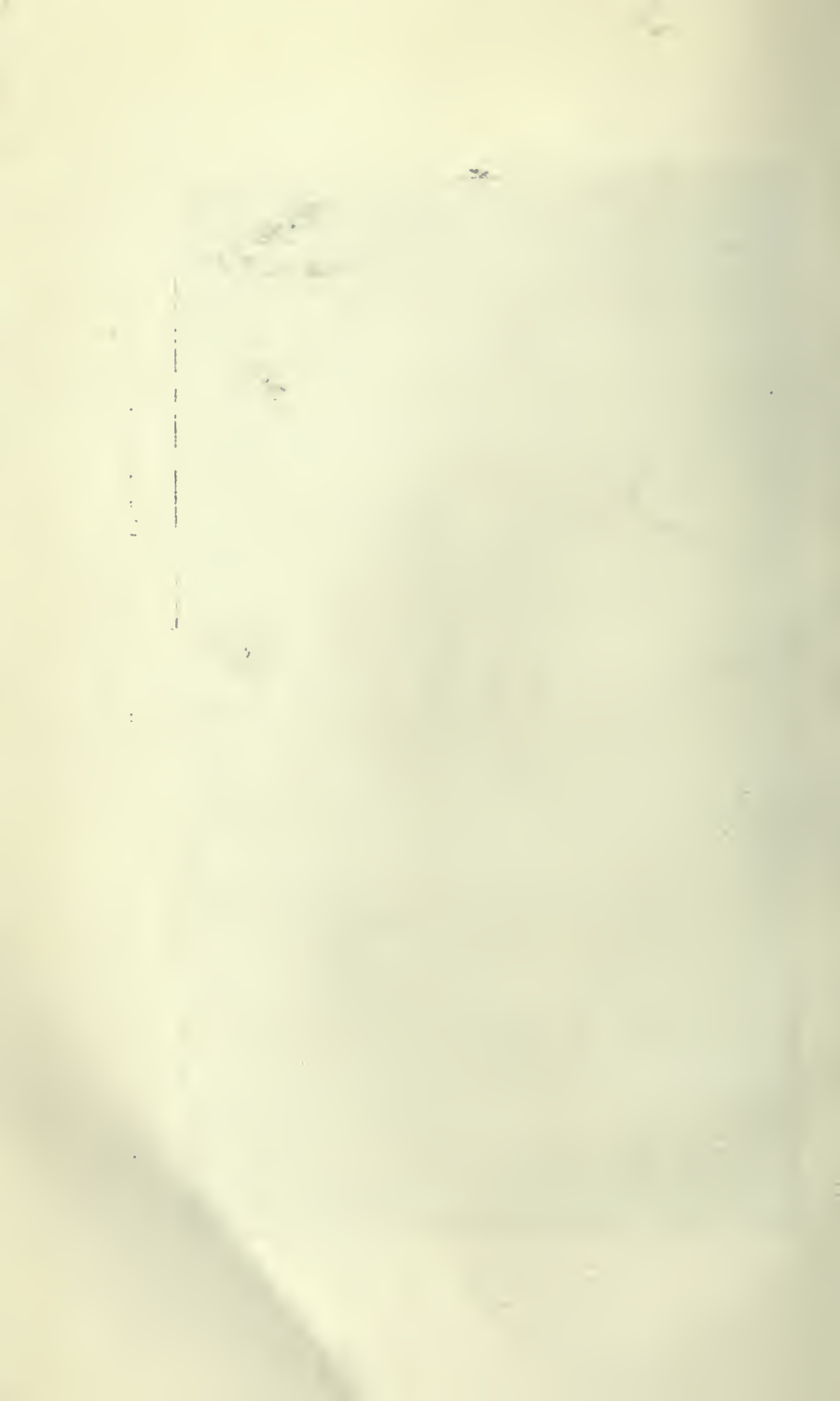


E. BRAGG, H. BAILEY, W. H. WELSH, T. ROBERTS, J. CLIFT, G. FOSTER, J. H. BATE, A. J. DAVIS,  
 J. KING, M. H. CLEAR, W. H. BROWN, W. GOSDEN, E. G. CROSS, W. HART, H. ELSEY, J. T. BROWNLEE, E. P. MAPPLEY.



T. WALKER, J. F. GOODEY, W. H. ELLIOTT, I. MORT, R. PARDOE, G. SUTHERLAND, J. HARRIS, G. HINES,  
 RECEPTION COMMITTEE.





# *Standing Orders Committee,*

**STRATFORD CONGRESS, 1904.**

---



**F. A. CIAPPESSONI**  
(Northern Section).



**S. FAIRBROTHER**  
(North-Western Section).



**T. GIDLEY**  
(South-Western Section).



**MISS M. C. SPOONER**  
(Southern Section).



**R. WARNE**  
(Western Section).



**S. BUTLER**  
(Midland Section).



**M. NEIL**  
(Scottish Section).

## SOUTHERN SECTION.

Mrs. Abbott, and Messrs. J. Barker, W. H. Berry, T. B. Butterworth, M. H. Clear, E. O. Greening, H. J. May, H. Vivian, and Miss Spooner; also Mr. G. J. Holyoake (hon. member) and Mr. A. Deans (secretary).

## SOUTH-WESTERN SECTION.

Messrs. A. Bullock, T. Gidley, J. Langley, R. R. Prynne, and C. Vaughan.

## WESTERN SECTION.

Messrs. W. H. Brown, J. Morris, J. Price, A. Steel, and R. Warne.  
Also the General Secretary (Mr. J. C. Gray) and Mr. W. Swallow (auditor).

## ABSENT.

*Irish Conference Association*.—Mr. J. McCay.

*Northern Section*.—Mr. W. Scott.

*North-Western Section*.—Mr. B. Woolfenden.

*Auditor*.—Mr. T. Wood.

Mr. W. H. BERRY (chairman of the Southern Sectional Board) presided. The Chairman having given those present a hearty welcome,

The GENERAL SECRETARY read a resolution accepted by the United Board from the boards of the Southern and North-Western Sections, to the effect that no resolution should be brought before Congress, by any committee of the Union, unless it had previously been submitted to the Central Board. The action of the United Board was accepted without discussion.

## CONGRESS REPRESENTATION.

The GENERAL SECRETARY said he wished to have the opinion of the Central Board on the question of district associations and representation at Congress, as the stand he had taken on the matter had been challenged in some quarters. They would remember that many years ago the district associations were granted permission (with the consent of their sectional boards) to be represented at Congress, the object being to bring about a closer connection between the two. That permission, said the General Secretary, had been taken advantage of wholesale, without due regard as to who was appointed to represent the association. The consequence was that when an association did not feel inclined to be represented by a member of its executive, someone outside the executive, and also outside the conference, was appointed. He held that to be contrary to the spirit in which the Central Board granted representation at Congress to the associations, and he now wished to know if the view he had taken of the matter was not the correct one.

Mr. G. BISSETT (Scottish Section) did not quite agree with the view the General Secretary had taken of the matter. It might be that a man might not have time to serve on the executive, and as long as the representative appointed was a member of a society in affiliation with the district association, he did not see how it would be wrong.



MR. W. H. BERRY.





The GENERAL SECRETARY said that if the representative was appointed by the association at the conference it would be all right; otherwise, his opinion was that the representative should be a member of the executive.

Mr. G. HAYHURST (North-Western Section) expressed the opinion that the executive should only have power to appoint one of themselves, and moved an addendum to that effect.

Mr. J. PATTERSON (Scottish Section) considered that, as long as the representative appointed was a member of a society affiliated with the association, it was sufficient.

Mr. G. WOODHOUSE (Midland Section) thought an executive composed of at least half-a-dozen members ought to be able to appoint one of their number.

The matter was put to the vote, and it resulted in favour of the General Secretary's interpretation of the question.

The GENERAL SECRETARY said that, according to the rules of the Union, a delegate to Congress must be a *bona fide* member of a co-operative society. This rule had not always been observed in the past, and, with a view to a more careful adherence to the rule, this year, on the delegates' form to Congress, a column had been set aside for the members' share numbers. Some societies had objected to this, and had expressed the opinion that he (the General Secretary) was going beyond his duties. He now wished to know whether the column should be included on the paper for next year, or omitted as in previous years.

Mr. G. HAYHURST (North-Western Section) said there was another phase of the question, and one which he would like to bring before them. They only allowed one member of a family to be a member of the Accrington and Church Society. They were entitled to send nine delegates to Congress—though they only sent two—but according to the opinion expressed by the General Secretary, they could not appoint members' wives as delegates. What he would like to know was, if their committee decided to appoint these ladies, what violation of rule was there? His opinion was—absolutely none. It was very strange that where there were five or six members of a society in one household they could all be appointed delegates, whereas the wife of a member, not a member of a society in her own name, was not entitled to be a delegate.

The action of the General Secretary was, however, endorsed, and it was decided that the column mentioned be again put on the delegates' form.

#### GRANTS TO WOMEN'S GUILDS.

The GENERAL SECRETARY said he had received an application from the English Women's Guild for the usual grant of £200. He had not received an application from the Scottish Women's Guild; they always took it for granted that the £50 would be given them.

Mr. J. BUTCHER (Midland Section) said he had wondered whether they could not increase their grant to the English Women's Guild, seeing that its membership was always increasing.

The CHAIRMAN said they were bound, to some extent, to confine themselves to the application, and it was agreed that the usual grants of £200 and £50 be again granted.

### HONORARY MEMBERS.

The GENERAL SECRETARY said the Southern Sectional Board were not aware till their last meeting that they were about to lose the services of Mr. E. O. Greening. It was then too late for them to recommend to the United Board that Mr. Greening should be included in the list of honorary members of the Central Board, but there was still time for his name to be submitted to Congress for approval. The chairman of the Southern Sectional Board, and the Standing Orders Committee, recommended that the name of Mr. Carter (an old member of the Southern Sectional Board) also be included in the list.

This was agreed to, and Mr. Greening returned thanks for the honour proposed to be conferred upon him.

### TRAINING CENTRES FOR MANAGERS.

The GENERAL SECRETARY said the United Board, believing that all educational matters should be under the control of one authority, had accepted a recommendation from the Education Committee of the Co-operative Union that the new classes for the training of co-operative managers should be placed under their supervision.

The action of the United Board was confirmed.

## REPORT OF THE CENTRAL BOARD.

The report of the Central Board was then considered paragraph by paragraph.

### PROGRESS OF THE MOVEMENT.

Mr. T. B. BUTTERWORTH (Southern Section), in speaking on "the progress of the movement," gave figures showing the spread of distributive co-operation in London since 1891. For his purpose, he had taken a twelve miles' circle of Charing Cross, and his figures were as follows:—

|                           | 1891.   |     | 1903.     | Difference        |
|---------------------------|---------|-----|-----------|-------------------|
|                           |         |     |           | Rate per cent.    |
| Number of societies ..... | 75      | ... | 40        | 46 $\frac{2}{3}$  |
| Members .....             | 32,437  | ..  | 56,040    | 72 $\frac{3}{4}$  |
|                           | £       |     | £         |                   |
| Sales .....               | 642,670 | ... | 1,091,046 | 69 $\frac{3}{4}$  |
| Profits .....             | 46,022  | ... | 122,684   | 166 $\frac{1}{2}$ |
| Capital .....             | 222,937 | ... | 579,001   | 159 $\frac{3}{4}$ |

As would be seen from his figures, the number of societies was a decrease, whilst members, sales, profits, and capital showed increases. For further comparison, Mr. Butterworth gave figures showing the progress of the movement as a whole between 1891 and 1903. The figures, which represented increases in all cases, were as follows:—Number of societies,  $4\frac{3}{4}$  per cent; members,  $77\frac{5}{8}$  per cent; sales,  $83\frac{5}{8}$  per cent; profit,  $106\frac{3}{4}$  per cent; and capital,  $103\frac{3}{4}$  per cent.

Mr. T. REDFEARN (North-Western Section) said the figures were very interesting, and would have been more so had Mr. Butterworth given the population in the area he had taken. He believed the population would be between five and six millions, and that being so, he thought the people were not so co-operative as Mr. Butterworth wanted to make out.

Mr. H. VIVIAN (Southern Section) said Mr. Redfearn had evidently overlooked the fact that Heckmondwike and other places sent their non-co-operators up to London.

#### CO-OPERATIVE FARMING.

Mr. E. O. GREENING (Southern Section) asked if it was not possible to ascertain how it was that co-operators could not master the problem of farming. He therefore favoured the appointment of a committee of inquiry by the Central Board, and suggested that a resolution on those lines should be brought before Congress.

Mr. M. H. CLEAR (Southern Section) said the Sheerness District Committee had appointed a committee to make investigations on the lines suggested by Mr. Greening. Mr. Clear thought it would be a good plan for all the other associations to follow this example, and send their reports to the Central Board, who, in turn, would make out a full report of the various investigations.

To put the matter in a definite form, Mr. GREENING moved—

That the Central Board be empowered to appoint a committee to work with other committees appointed by the sections to ascertain in what way co-operative farming could be made successful in the future.

Mr. CLEAR seconded.

The GENERAL SECRETARY pointed out that the rules of the Union would not permit of a resolution being moved in that way, and that it would have to be signed by five delegates and sent in to the Standing Orders Committee.

Mr. GREENING undertook to do this.

#### CREDIT TRADING.

Mr. J. LOCHHEAD (Scottish Section) asked if the returns in regard to credit trading were correct, or any where near correct?

Mr. G. J. HOLYOAKE (hon. member of the Central Board) said never till now had they had any authentic statement of the number of societies which gave credit. It appears that out of all the societies of which they boasted, hardly 500 adhered to the original principle on which co-operation began its

commercial relations. He supposed that when the matter was brought before Congress, they would hear some suggestions as to the best mode of overcoming it. There was one mode by which the credit movement could be restricted, and that was that the delegates could not be too clearly persuaded that credit was a crime against co-operation. Credit endangered the reputation of the co-operative movement; it was harmful to the prosperity of the society which encouraged it; and it exposed the whole movement to the rebuke of those outside, should they contrast "our practices with our profession"

The GENERAL SECRETARY said the figures given in the report were taken from the Registrar's returns.

MESSRS. G. HAYHURST (North-Western Section), S. REDFERN (Midland Section), T. B. BUTTERWORTH (Southern Section), S. R. FOSTER (North-Western Section), G. WOODHOUSE, G. BASTARD, and W. J. DOUSE (Midland Section) also spoke on the subject, and the practice of giving credit was generally condemned.

Mr. S. R. FOSTER said his society allowed credit in cases of sickness or death, and was of opinion that such a practice was not a "crime against co-operation."

The CHAIRMAN: That is not credit, it is benevolence.

#### MEMBERS OF THE UNION.

The GENERAL SECRETARY said they would notice no doubt with satisfaction that the figures given in the report showed that the societies members of the Union comprised 91 per cent of the total membership of all co-operative societies.

#### DANGERS TO THE MOVEMENT.

Mr. G. D. TAYLOR (Scottish Section), on the portion of the report dealing with "dangers to the movement," raised the question of societies and credit. He said he knew of some societies which, though registered as not giving credit, allowed it in greater proportions than those which had the manliness to state that they gave credit. District associations in England—as was now being done in Scotland—should call the attention of societies to the matter and tell them plainly that it was a criminal action to give credit, and that it brought discredit and disgrace upon the movement.

Mr. D. M'INNES (Midland Section) was of opinion that the report underestimated the extent of the danger.

Mr. J. THOMPSON (North-Western Section) said the matter was an important one, and expressed the opinion that the attention of district associations should be called to the matter with a view to getting the evil checked.

Mr. H. VIVIAN (Southern Section) said that any action should be taken from headquarters. He moved the following resolution:—



That the Office Committee of the Union be requested to take immediate action to lessen the evils referred to in Clause 35, paragraphs (a), (b), and (c) of the report, and submit a policy of action for the guidance of the sectional boards.

Mr. D. M'INNES seconded, and the resolution was carried.

### OVERLAPPING.

Mr. J. JOHNSTON (North-Western Section) spoke on the evils of overlapping and the necessity of societies having, and strictly observing, boundaries between one another.

### SMALL SAVINGS.

Mr. J. JOHNSTON also asked whether it was not possible to make the deposits of children in penny banks on such a footing that they would be secured should a society come to a crisis.

The GENERAL SECRETARY explained that the small savings depositors had a prior claim over share capital, because the Act provided that no payment of withdrawable capital could be made so long as any claim made by such depositors remained unsatisfied.

### UNIVERSITY SCHOLARSHIPS.

The GENERAL SECRETARY said that at a previous congress it was suggested that something might be done with a view to the movement getting more benefits from the "Hughes" and "Neale" scholarships. He had, therefore, seen the Vice-Chancellor of the University, and had suggested that the subjects taken in the examinations for the scholarships should have more bearing upon the work done in the co-operative movement. The Vice-Chancellor carefully considered the suggestion, with the result that in future science subjects would be included in the examination taken by students qualifying for co-operative scholarships, and they would also be required to show some knowledge of industrial and social subjects.

Mr. H. R. BAILEY (hon. member of Central Board) suggested that a list of past and present holders of the scholarships might be included in the Congress Report.

The GENERAL SECRETARY said the list had appeared on former occasions, and perhaps it would be well to include it once more.

This closed the discussion.

The report was adopted, and a vote of thanks to the chairman closed the meeting.



## THE LUNCHEON.

The customary luncheon, given by the Congress Reception Committee, was served in the Hamilton Hall of the Great Eastern Hotel, London, at one o'clock on Saturday, after the meeting of the Central Board. Owing to the opening of the Exhibition at Stratford at 3 p.m., it was found necessary to curtail the toast list, and short speeches were the order of the day.

Councillor A. W. Golightly (chairman of Congress) presided, and he was supported, amongst others, by the Mayor of West Ham (Alderman G. A. M'Dowall), the Rev. Canon Nicholson, M.A., Alderman Williams, Mr. J. Shillito (vice-chairman of Congress), Mr. William Maxwell (chairman of the Scottish Wholesale), Mr. J. C. Gray (General Secretary of the Co-operative Union), Mr. G. J. Holyoake, Mr. J. J. Dent (of the Labour Department, Board of Trade), and members of the West Ham Town Council.

The first toast was that of "The King," submitted by the CHAIRMAN, who referred to the interest His Majesty takes in the welfare of the working classes. That indicated that the co-operative movement, along with other working class movements, had made its influence felt, not only in high political circles, but in the Royal Family itself. That alone was an encouragement for them to go on with their work.

The toast was received with enthusiasm, the company joining in the singing of the National Anthem.

Mr. J. SHILLITO then proposed "The Clergy and Ministers of all Denominations." The Co-operative Congress, he said, had from time to time been greatly indebted to the clergy, and he drew special attention to the address of the Bishop of Sheffield at the Doncaster Congress. He pleaded for goodwill amongst men and amongst nations—that spirit of love thy neighbour as thyself. Let them put that spirit into practice, and there would be brighter days in store for them.

The toast having been honoured, the Rev. Canon NICHOLSON, M.A., responded. He thanked those present not only for the manner in which they had received the toast, but also for what they, as co-operators, had done and were doing for the benefit of the community. He had lived in a part of the country where the work of co-operation was carried on, and his earliest recollections of the movement were of a very unpretentious building in one of the not very handsome villages on Tyneside. But he knew that, since then, that society had grown very largely, the result of very energetic work, and had now buildings scattered round the district, and was known by the title of the Blaydon-on-Tyne Society. He knew that the methods of co-operators did not meet with the approval of some people. The letters he had received during the last week told him that. He knew of the benefits that the movement had conferred upon the working classes. One cautious Scottish soul, with a large and healthy family, had told him she had never been able to lay anything aside for a rainy day until she joined the Newcastle Society. By high-minded and disinterested men the work of co-operation was regarded as most beneficial, and his brother clergy and ministers of all

denominations wished every success to the movement. There were higher and wider things than the paying of dividends. In these days of wicked extravagance, co-operators were doing a good work in enabling the humbler members of the community to lay by little sums and make themselves independent of those days of adverse circumstances that might come to any one of them. All right thinking men would wish them God-speed and every success in the work they were engaged upon.

Alderman WILLIAMS proposed "The Co-operative Union and the Movement." The Congress, he said, was a meeting of men who knew what things in life meant, and men who were prepared to do what they knew to be right. The movement was a very great movement, and one that had in it the elements of permanent success. After quoting figures, showing the position of the movement, he said the West Ham Town Council intended to do their best to make the delegates welcome.

Mr. W. H. BERRY (chairman of the Southern Section) acknowledged the toast, and remarked that it was not unfitting that the duty should fall to him, seeing he had not only been engaged in the work of the Southern Sectional Board, but was also a late employé of the Wholesale Society. There was a special significance in Congress meeting in the south. Of all the great names associated with the history of the movement nearly all belonged to the Southern Section; Neale, Hughes, Ludlow—all belonged to the south. Co-operation was growing steadily and surely in the south, and, even allowing for increase of population, had a stronger hold on London than at any other time. The beneficent work of co-operation continued, and he thanked them for the hearty reception of the toast.

Mr. H. VIVIAN (Southern Section) also responded. He said the Congress on this occasion made a distinct step forward in many ways in the march of the principles of association. He hoped the movement would do something to keep up the supply of individuals that would make it possible in the future. If they merely regarded it from the standpoint of figures they would make a very big mistake. The future of the movement depended upon the supply of men and women full of social enthusiasm, of minds with a knowledge of the great truths and economic laws, without an understanding of which no reform could do much in this world.

Mr. G. FOSTER (Woolwich) proposed "The Wholesale Societies," and gave a number of figures showing the marvellous growth and magnitude of the institutions. They heard a lot in these days about trusts and combines, but the Wholesale Societies were combines worked for the benefit of the many and not for the few.

Mr. W. MAXWELL (chairman of the Scottish Wholesale), in responding, said there were some people who thought they might be going too far, but the development of the movement was certain so long as its basis and foundation rested upon the working people of this country. If they could infuse some of the harmony and good sense which prevailed in the Wholesale Societies into the governments of nations they would not witness such

terrible conflicts as were at present raging in the Far East. The Wholesale Societies were the property of co-operators, their capital was there, their interests were there, and the future of the co-operative movement largely depended upon their loyalty to their own institutions.

Mr. W. H. BROWN (Wholesale Society) proposed "Stratford: Its Trade and Commerce," in which he included "co-operative Stratford within Stratford."

The MAYOR (Alderman G. A. McDowall) briefly responded, and said that some of the best workers in the corporation were to be found amongst the members of the Stratford Society.

The last toast was that of "The Stratford Co-operative Society," which was proposed by Mr. W. OPENSHAW (of the London Branch Co-operative Wholesale Society), who said he remembered the time when Stratford was one of the most unco-operative of towns. Time had changed all that, and now Stratford was one of the bright and shining lights in the East of London.

Mr. W. H. ELLIOTT (manager, Stratford Society), in briefly acknowledging the toast, said the committee intended to spare no effort to make the delegates comfortable and the Congress a success.

A vote of thanks to the chairman, moved by Mr. GEORGE HAWKINS (Wholesale Society), closed the proceedings, and the company adjourned to the Town Hall, Stratford, to hear the address of the Bishop of Stepney.

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## **EXHIBITION OF CO-OPERATIVE PRODUCTIONS.**

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### **OPENING CEREMONY—ADDRESS BY THE BISHOP OF STEPNEY.**

As there was no building in Stratford large enough for the Exhibition of Co-operative Productions, a suitable structure was erected near the Town Hall, where the inaugural proceedings took place on Saturday afternoon. The speeches were delivered and heard under better conditions than would have been possible in the Exhibition building. The great hall was crowded with delegates and members of the Stratford Co-operative Society.

The Mayor of Stratford (Alderman G. A. McDowall) presided, supported by members of the West Ham Town Council and the Congress Reception Committee.

The CHAIRMAN OF CONGRESS (Councillor A. W. Golightly) said the pleasant duty devolved upon him of introducing the Mayor of West Ham, who had kindly consented to preside. At this Co-operative Congress there would be assembled fifteen hundred delegates from all parts of the United Kingdom, also representatives from co-operative societies in Germany, Denmark, and Switzerland. Each succeeding year Congress grew in importance



MAYOR OF WEST HAM  
Alderman G. A. McDOWALL).





and influence. A pleasing feature in connection with the Stratford Congress was that, for the first time, they were to have a real official municipal welcome. West Ham had made its influence felt throughout the country. For a time they had had a series of labour victories, which gladdened the hearts of those people who ventured to aspire to labour representation. Although that labour element had, perhaps, not been as successful as it might have been, it had introduced something into municipal representation which had come to stay. The Mayor had distinguished himself in bringing about a better state of feeling in the discussion of local affairs, and for that, if for nothing else, the burgesses appreciated his services. He had also been courteous to labour and labour's representatives, and they looked forward to a more hopeful time for the borough, which had, through its representatives, given official welcome to the Congress delegates.

The MAYOR (Alderman G. A. McDowall), on taking the chair, said that his present position was largely owing to the goodwill extended to him by every section of the Council. It was his pleasing duty to welcome the delegates from all parts of the United Kingdom, and from other parts of the globe as well. On behalf of the Corporation, he gave them a right royal welcome. On Tuesday, the Corporation would have the pleasure of entertaining the delegates, and he felt it his duty, as head of the borough, to wish them every success in the good work they had in hand. The co-operative movement was not simply a money-making movement, but was intended to upraise their brothers and sisters, and it was for that reason that he had pleasure in throwing his influence into that gathering. In West Ham, they had many municipal undertakings—baths, technical institute, libraries, electricity works, &c., and the officials had directions to show the delegates all they wished to see. The Mayor concluded by introducing the Bishop of Stepney to open the Exhibition.

#### THE BISHOP OF STEPNEY.

The Rev. C. G. LANG, D.D., was heartily greeted. He said he considered it a very great honour to be allowed to take part in the opening of the Congress Exhibition, where they would see gathered together the products and samples of a great industry spread over the whole country, extending in ever-increasing ties to countries abroad—an industry which had its own factories and its own fleet; an industry which, above all, was inspired, controlled, managed, and used for the benefit of the working classes of this country. It was said that they had to pay for their honours, and he had had to pay a little for his. He had just come from a long engagement at St. Paul's Cathedral, which prevented him from seeing co-operation at work in one of its characteristic forms, viz., at luncheon—and he had had some experience of co-operative knife-and-fork teas in Lancashire and Yorkshire. He would have to leave that meeting to keep another engagement at Oxford. But he did not mind paying that first cost of a little rush. The second cost was that he had walked to that platform through a long-continued path of

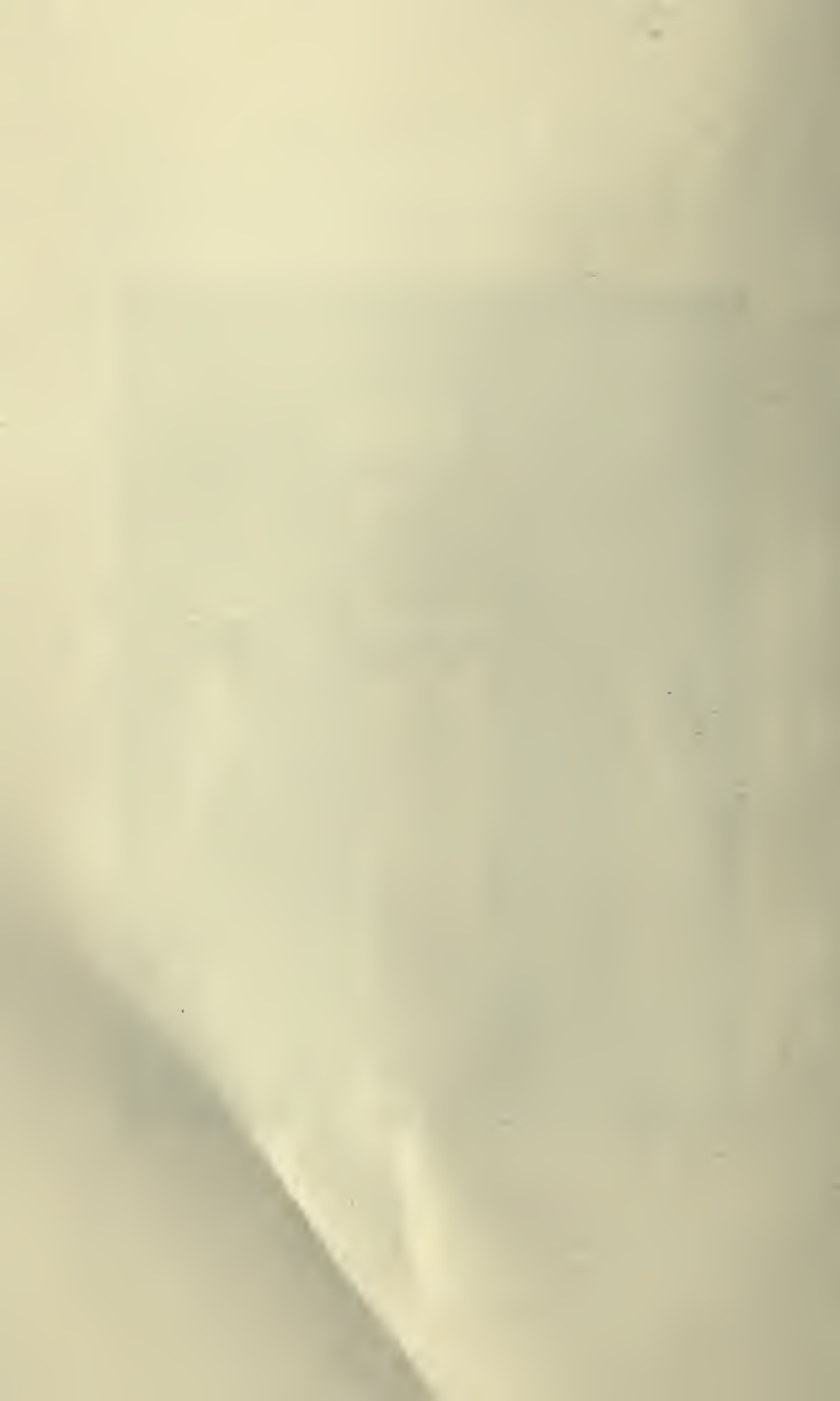
bristling protests. With reference to the letters he had received with great persistency, and from all parts of the country, though with a certain similarity of tone and language, he would say that if their object was to commend to public men the cause of private trading, the means that were taken were singularly ill-adapted for achieving that purpose.

Why was it that public men felt that it was right to be identified with such a movement as theirs? It was because no one could study the history of the last seventy years of our country without seeing that the co-operative movement represented one of the most striking, one of the most lasting movements among the working classes, and one of the movements which did them the greatest credit. It was no exaggeration to say that one had only to look to the men best able and without prejudice, to think out the social problems of the country, to see the value of co-operation. They would not forget the honour which John Stuart Mill paid, and the space which Professor Marshall had always given to co-operation in his books, nor the striking words which were used by one of the most careful and, if they would, one of the most orthodox of the old economists—one of the old school before they went out of fashion. Professor Caird said that what was known as co-operation was the contribution by many working men of their savings towards a common fund, which they employed as capital, and co-opted to turn it into profit. This constituted the one and only solution of our social problems, and by which the labouring classes could emerge from their condition of mere hand-to-mouth living, and share in the genius and honours of an advancing civilisation. If those words simply stood by themselves, they might be said to be a rhetorical exaggeration, but we must remember the history that lies behind the co-operative movement, and recall the circumstances in which the co-operative movement was born. Some of those present were old enough to remember that time. He had just enjoyed the privilege of shaking hands with one who did remember that time, and who carried into co-operation to-day the spirit and the traditions of the old brave men of sixty or seventy years ago. There were some who could remember the bewilderment that came upon the mass of the working classes under the rapid and almost overwhelming change that took place in industry. Men felt they were becoming "hands," not heads, and they could not see a way out of their position. But some rose who said, in the midst of all the confusion, "Let us hold together, work together." Men responded to that appeal, and the greatest thing that the co-operative movement had done was—and he would quote what Dr. Creighton (the late Bishop of London) said at the Peterborough Congress—it had "provided them with a central idea round which the working classes could gather, and from which they could again enter into the understanding of the nature of industrial life and the extent of industrial problems."

Of course, in the first days there were wild theories and ideals which sadly failed in practice; but we must never forget that the co-operative movement was the outcome of a great need, and was



THE REV. COSMO GORDON LANG, D.D.  
(Bishop of Stepney).



the outbirth of great ideals. He recalled those early days of Toad Lane, Rochdale, with twenty-eight members, a capital of £28, and a little store which was only open two days of the week. Among those twenty-eight members there was some good stuff of heart and brain, including Cooper, Smithies, and Howarth. They put their heads together and discussed that simple, practical, straightforward way of doing business that had made them proud of the success of the movement. It was successful at the first, and that little store was able to show within thirty years an annual profit of £50,000. From that spread the great co-operative movement, which now represented an annual business of over ninety millions. When they thought that that enormous business was controlled and managed for the most part by working men, by the sweat of their own brows and the thoughts of their own brains, and the vigour of their own enterprise, and was entirely for their own benefit, it was a movement which had a history behind it that justified some of the great and strong things that thoughtful men had said about its principles.

It would not do to say that co-operation in its present form had been merely a great business success. If that were all that could be said he would hesitate to say anything to commend it. He would feel it was not part of his business to promote one form of doing business more than another. They had no objection to private trade or the private trader. The private trader did a public convenience for which he got his pay. The only thing was that co-operators preferred to do that business for themselves. It was quite true that here and there in the success of a co-operative store the private trader found himself in a case of hardship. They felt sympathy for any man who suffered from the spread of saner and truer economic conditions. They could not look back on industry without feeling sorry for the master manufacturers of the days of domestic industry who were supplanted by great capitalists. They could not but feel sympathy for the hand-loom weavers on the introduction of the power loom, and yet these things were for the greatest good of the greatest number. If co-operation were merely successful shopkeeping, there were some who would not care very much about it. But there was a principle behind it capable of doing great good, and of really training working people.

What were those principles for which co-operation stood? First of all there was the principle which was contained in that single blessed word "Co-operation." They all knew of the blessed word "Mesopotamia." It did not mean much, but the blessed word "Co-operation" had the right ring about it; it meant men holding together, men learning to respect and to trust one another. If these were not the best things we could get in our national life, he did not know what were; and, therefore, if co-operation had done nothing else but brought numbers of working men together, it was worthy of encouragement. They learned to recognise leaders whom they could trust—men of integrity, honesty, straightforwardness—and to profit by the hard task of managing money and doing



business. If co-operation did nothing else than that, it would be of immense value in an age whose greatest evils come from the excessive spirit of competition. There was a moral principle, and consequently an educational value in co-operation. No one could take an intelligent part in the working, even of his store, without educating himself in the principles of commerce and industry. He was thus better able to understand the whole fabric of the commercial and industrial life of the country, and he ventured to say that the men who had been educated by the quarterly and committee meetings of the co-operative stores were best able to form an opinion upon the great issue of our fiscal relations—a question which would soon engage the attention of the country.

There was an immense educational value in the co-operative movement, and there was also an economic value. It was something to get their folk to trade with ready money. It seemed a simple thing to say, but those who lived and worked among the poor knew what fortitude and what self-restraint were necessary before people could do their ordinary business with ready money. The essentials of civilisation were oversight and self-restraint. Then there was the principle of the regulation of industry. It did something to settle industry and commerce. It was well that there was a great organisation which was not run primarily on speculation, but was run for the sake of finding out and supplying the body of the people with what they really wanted. To have a steadying power like that in these days of speculation was of great moment. It was an economic principle of great value that the profits made, not only by the producer, but also by the distributor, should go over as wide an area of the country as possible. In his opinion, the greatest proof of the economic value of co-operation would be shown in the productive enterprises. It was disappointing that they could not make a better and braver way in the open market. The reason, however, was not always one of business capacity or of the value of the goods produced, but a very great deal of prejudice. Even apart from this he felt there was so much of the ring of the old ideals still in the management of the great factories under the care of the Wholesale Society and in the stores that he was thankful for the movement.

Lastly, there was the great social value of the co-operative movement. They could not forget the great ideals in the midst of which they were born. Sometimes it was necessary for the co-operative movement to be reminded of the ideals which should be practised at the stores. If he said to them very frankly the words of a very straightforward man, "Gentlemen, let us rid our minds of cant," he was only saying what he should to another body of people representing another and greater society—the Christian church.—They all needed to be reminded of the ideals which were part of the obligation which their professions laid upon them. The working classes were banded together not only to raise their capital, but to raise their character. They should always keep that ideal before them, and maintain the honour of the goods they

produced or sold. Let it never be said of co-operative factories that they turned out shoddy articles. Let it never be said of a distributive store that it tried to make money by permitting the sale of goods which could not possibly be as cheap as represented to be unless there was sweating going on somewhere. He would like to feel that the stores everywhere stood for an educating of the people in the kind of goods they ought to want, and the kind of members they ought to expect.

Then, again, there was an immense position given to the movement because of the scale of their industry in promoting the best conditions of employment. They should never forget about the educational side of the movement, which was not to be confined to interesting people to become customers of the stores. They meant something wider, deeper, and higher. Educational funds were intended, first, that all co-operators were to show their thankfulness to God for their brains and spirits by cultivating them in the noblest and best way. They meant that every co-operator was to be a man who took a keen personal interest in the education of the children and rising young men and women of the country. They meant, if they gave entertainment and social recreation, it should be the best and most elevating, and not merely the most catchy. He wanted to feel that wherever they found a co-operator he was a man who, by his integrity and sobriety, showed that he meant to do his best to serve God and his country by raising and sustaining the moral tone of the whole community. It was in the belief that co-operators were still trying to be faithful to these great ideals in the midst of their almost overwhelming financial success that he not only declared the exhibition opened, but wished the deepest and truest success for the co-operative cause. You won't forget, will you, those great ideals in the midst of which you were born? (Loud applause, the whole of the audience rising and cheering with great heartiness.)

#### PRESENTATIONS.

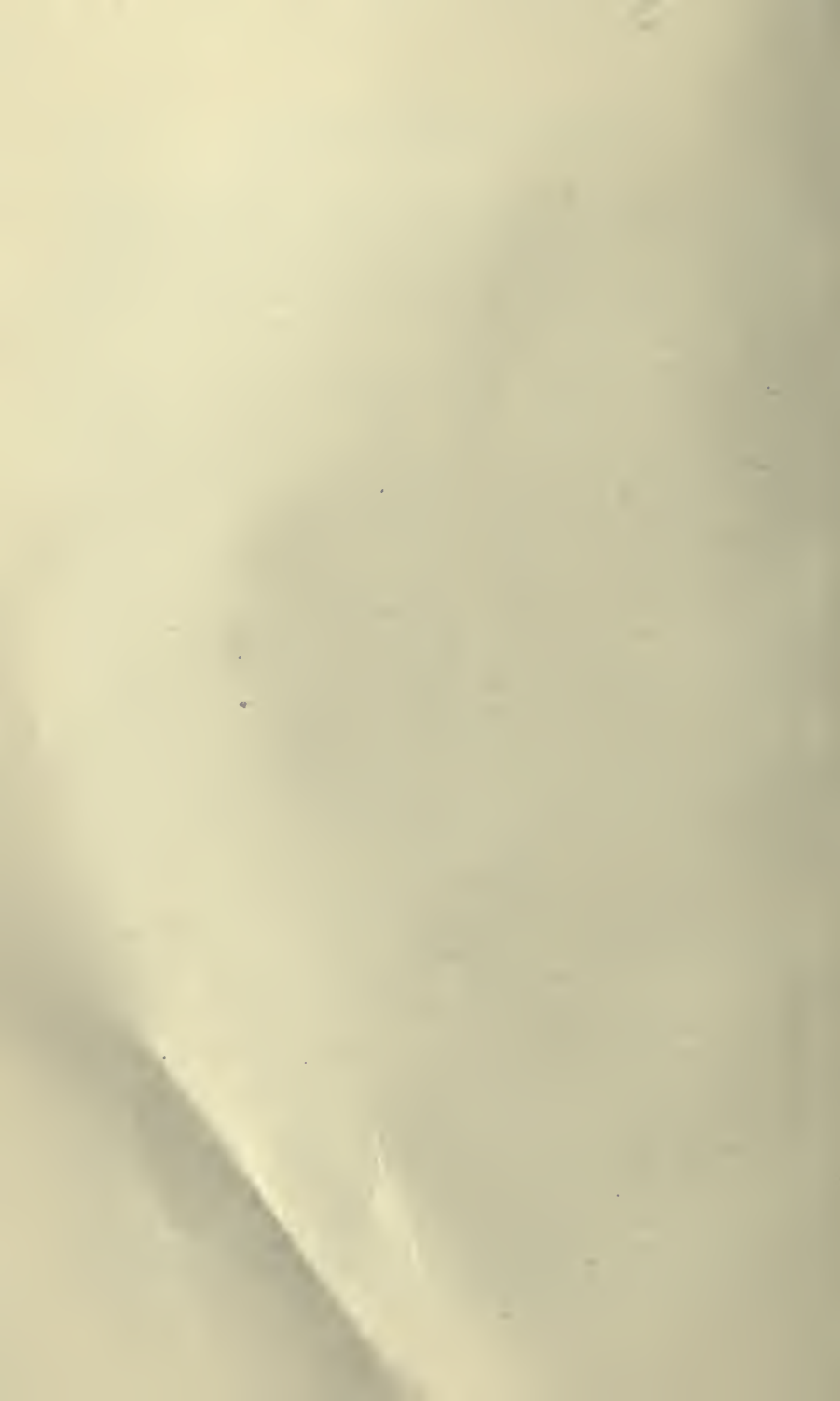
Mr. J. SHILLITO (chairman of the Wholesale Society) presented the Mayor with a copy of the Wholesales' Annual, and Mr. J. H. BATE (secretary of the Exhibitions Committee) handed his worship a copy of the Souvenir and Handbook. The former briefly referred to the greatness of the Wholesale, and the latter indicated the local features in the handbook. Alderman McDOWALL returned thanks.

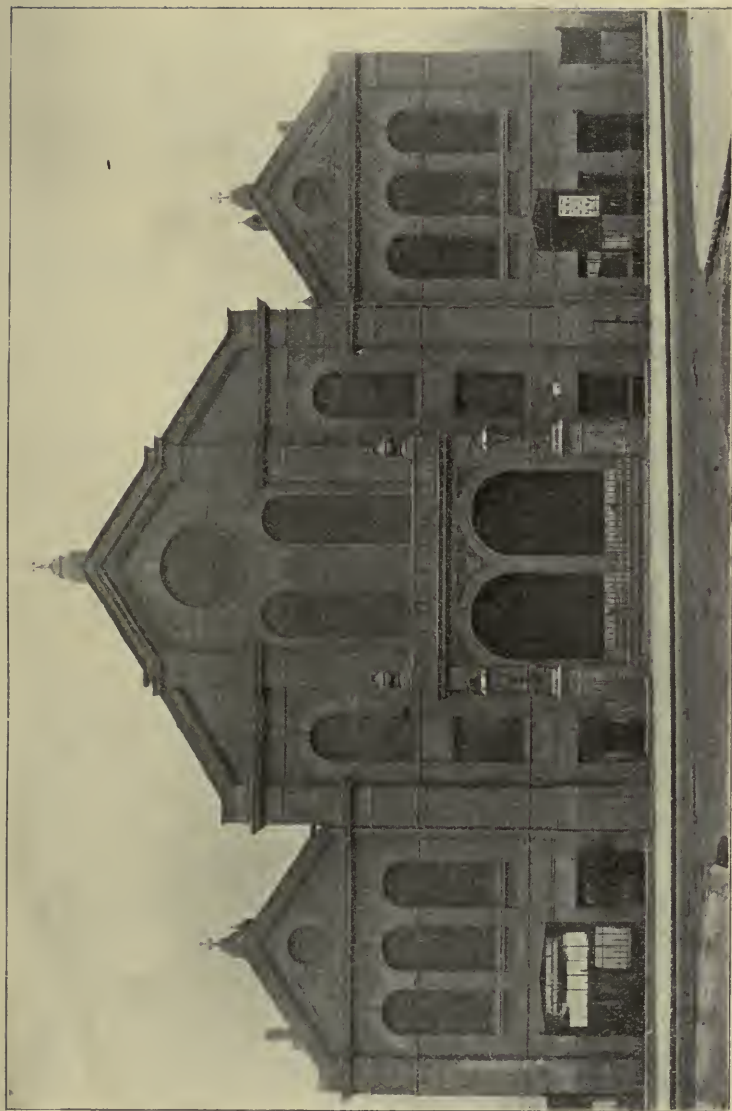
The MAYOR said he should treasure the Annual, which would recall to his mind this most happy afternoon.

The Bishop having departed, the presentation of the Guide Book to him by Mr. G. L. Banks (secretary of the Stratford Society) was deferred.

Mr. J. KING (Stratford) proposed a vote of thanks to the Mayor and the Bishop, emphasising the sentiments delivered by the latter as worthy of close study.

Mr. R. PARDOE (vice-chairman of the Stratford Society) seconded, and the Mayor having responded, he, accompanied by members of the Town Council, members of the Central Board, and delegates, went to the Exhibition, making a careful inspection of the exhibits.





CONGRESS HALL, STRATFORD.







# FIRST DAY OF CONGRESS.

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Monday, May 23rd, 1904.

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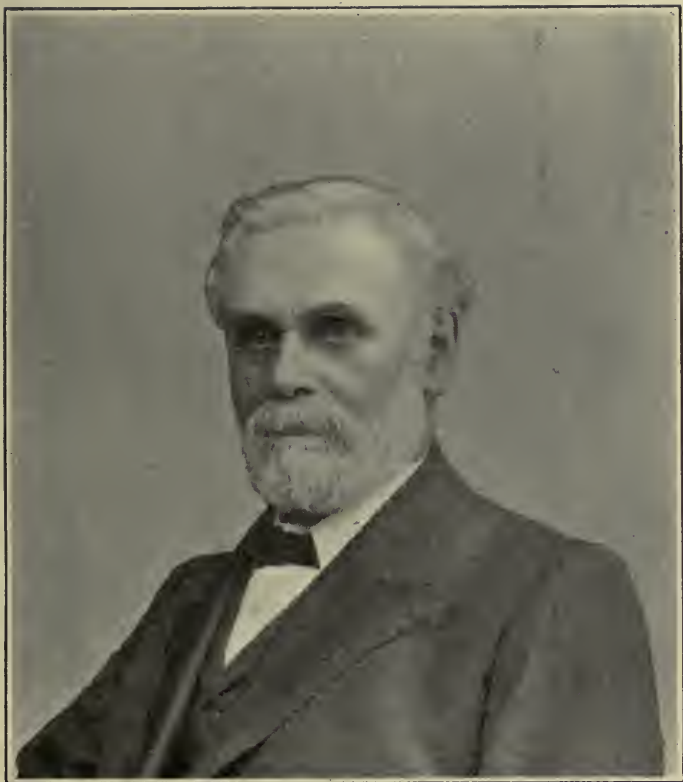
## MORNING SITTING.

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The Congress assembled at 10 o'clock on Monday morning, in the Conference Hall, Stratford, which was filled in every part with delegates and visitors. Councillor A. W. Golightly (chairman of the Stratford Society) presided, and was supported by Mr. J. Shillito (deputy-chairman), Mr. E. O. Greening, Mr. W. Maxwell (chairman of the Scottish Wholesale Society), Mr. G. J. Holyoake, Mr. J. C. Gray (General Secretary of the Co-operative Union), Mr. W. Crooks, M.P., many local councillors, and the members of the Central Co-operative Board.

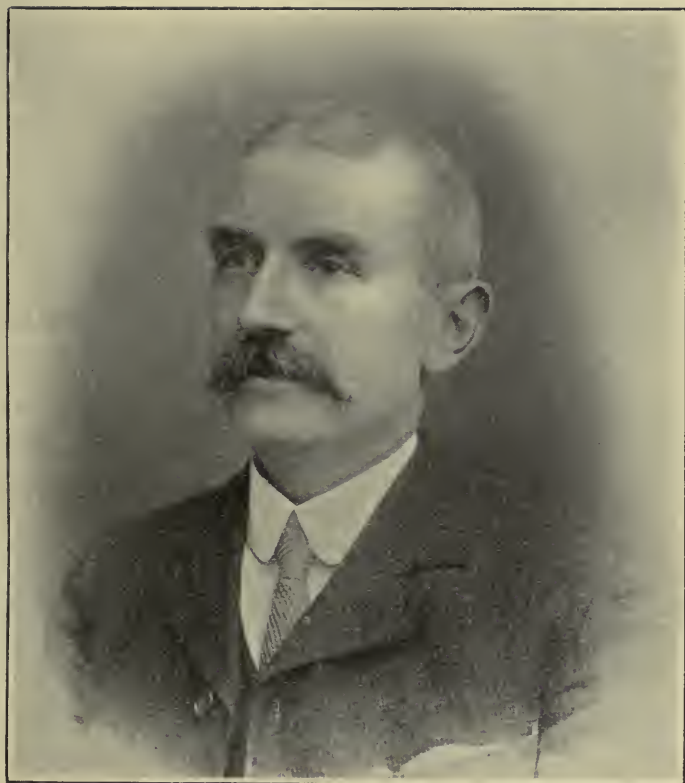
Mr. J. SHILLITO (chairman of the Doncaster Congress), in opening the proceedings, said it was his pleasing duty to introduce to them Mr. Councillor Golightly to preside over their Congress at Stratford. Mr. Councillor Golightly had been connected with the council of West Ham for a number of years, and probably his connection with that body had made much smoother and easier the work of that Congress. But that was only one of his qualifications for presiding over them. He had been connected with the local society for many years, and he had brought to that society the grand, practical training he had received in the north. He was not a London man. Not only had he brought to the local society the training he had received in the north, he had also brought that love and sympathy which always prevailed in the co-operative movement. Since he had entered the movement locally, he had had the confidence of the co-operators in the district, and the progress and enterprise of the Stratford Society could be seen on every hand to-day. Those were qualifications which fitted him to preside over their Congress. He hoped they would give him a very hearty welcome now he invited him to take the chair.

Councillor A. W. GOLIGHTLY had an enthusiastic reception on taking the chair. He thanked the delegates most sincerely for their kind mark of appreciation, and he took it as an indication of their desire to assist him in carrying out the arduous duties of chairman of that Congress. He also thanked everyone who had taken any part in electing him to that great and honourable position. Referring to what he described as his recent defeat—but not, he hoped, his disgrace—in the trade union world, he said he would like to take that opportunity—an opportunity brought about by the assembling of a vast and representative body of working men—to say that were the circumstances again presented to him as they were then presented to him, he would do precisely the same thing. As chairman of the Stratford Society, he thought it was his duty to make brief reference to what they were doing. Those who had attended Congresses for the past few years would know that one of the most interesting topics discussed had been “Co-operation in large districts, with particular reference to Liverpool, London, and seaside places.” He remembered, at the Woolwich Congress, the chairman of the London Branch of the Co-operative Wholesale Society (Mr. George Hawkins) read a valuable paper on the subject, which was followed by an attempt to deal with the question, in no half-hearted manner, by the Wholesale Society. It was no discredit to the Wholesale Society that the attempt did not succeed. Mr. Greening had also read a paper on the same subject, and neither was it any discredit to him that nothing but an interesting discussion followed. They in London had made up their minds that there was only one way to make co-operation successful in the places he had mentioned, and it was by adopting that plan that the Stratford Society was successful to-day. That plan was a rigid adherence to the Rochdale system. At the time of the Woolwich Congress, the Stratford Society had a membership of 5,500; to-day they had a membership of nearly 14,000, with every prospect of it being 40,000. At Woolwich, the stronghold had been captured for co-operation. There was no doubt about that. Other outposts—such as West London, Enfield, and Tottenham—were being captured one by one, and, given backbone, energy, and a determination on the part of those who realised their hopes and aspirations, he was of opinion that co-operation would yet succeed in the industrial portions of London. There were important matters to be brought before them, and for two of those matters he asked their special consideration. The first was the great fiscal question. He was not one of those who, when they heard the name of a certain politician connected with the question, immediately began to run it down; but he thought the question in itself deserved the calm consideration of every working man and woman in the country. So far as he was able to judge, nothing would induce him to depart from the principle which they had so long espoused. The second matter was the resolution which dealt with arbitration between nations. He took it that peace was the road to free and unrestricted trade; therefore, those two resolutions were part and parcel of each other. He believed that he was only echoing the aspirations, hopes, and sentiments of everyone present when he said he hoped to see the day when wars and everything



MR. J. SHILLITO, J.P., F.R.G.S.  
(Vice-Chairman of Congress).





Councillor A. W. GOLIGHTLY  
(Chairman of Congress).





connected with wars would be things of the past. He desired to pay a tribute to the grand speech they listened to at the exhibition on Saturday by the Bishop of Stepney. The Bishop asked them not to forget their old ideals, and he, too, asked them not to forget "their old ideals." Speaking of the objects of all labour and labour organisations, he said their main object was to improve the condition of the workers in three directions. One of the directions was that the hours of labour ought to be such that the workman might enjoy at least some of the benefits and pleasantries of life ; second, that as little overtime as possible should be worked ; and third, that wages ought to be as much as they could make them. The co-operative movement was one of the organisations working in the directions he had named, and it was large enough, and had experience enough, to set its own standards. The time had gone by in the co-operative movement for the imperious "I," and they wanted to substitute for "I" the word "we." Employés should respect those who were for the time being put in charge over them, and those in charge should respect those who were under them. We did not want, and would not tolerate, crawling servility on one side, or snobbery on the other side. These things were in the Bishop's appeal—"You won't forget the old ideals, will you?" I hope this Congress won't forget them. Are we training up leaders for the future? That is an important matter for this Congress to consider. In our midst are those who will have to lead the movement in the future. Let us decide that we will do our best, and accept the grand advice given us by the Bishop and other speakers. Co-operation is going to succeed in this part of London, and having done that we shall have carried out the old maxim—

Honour and shame from no condition rise ;

Act well your part, there all the honour lies.

I have now great pleasure in calling upon our old and esteemed friend Mr. Edward Owen Greening to deliver the inaugural address. Mr. Greening needs little introduction from me ; his name is a household word amongst co-operators. We all regret that advancing years and other circumstances have compelled Mr. Greening to cease his connection with the active work of the Co-operative Union, but there can be no such thing as Mr. Greening ceasing to work for co-operation. So long as he has life co-operation will be in him and about him, and therefore we shall have him with us in some form or other.

## THE INAUGURAL ADDRESS.

Mr. E. O. GREENING, before proceeding to deliver his inaugural address, referred to the fact that two men who were connected with the movement in its early days were still alive. One of those, Mr. G. J. Holyoake, was happily still able to take part in their work ; but the other, Mr. J. M. Ludlow, had written to him to say that, though he had been appointed a delegate to Congress, he was unable to be present, owing to failing health. [Happily Mr. Ludlow was able to attend Congress on the following day.] We are

sorry, said Mr. Greening, that Mr. Ludlow cannot be with us. I am sure I may convey to him an expression of your sympathy and your appreciation of his work for co-operation in the past. Mr. Greening then delivered his inaugural address as follows :—

LADIES AND GENTLEMEN, FRIENDS AND COMRADES,—

Your invitation to me to deliver the Inaugural Address at this, our National Congress, I take as a compliment and something more. You give me an audience of representatives brought together from every corner of the kingdom by a common purpose men earnest, thoughtful and full of the fervour of great aims. It is a unique opportunity to offer to one anxious to advance measures of social progress. I will avail myself of it, not by any cloaking of my opinions—you would not wish that—but by endeavouring to express them so that no rankling wounds may result to mar the pleasantness of our great gathering here at Stratford.

During the years I have had the privilege of working with you—now nearly half a century—you know that I have always taken independent views of the policies affecting our grand movement. At times I have, I fear, offended many, because I have not generally chosen popular lines, and I have ever been a fighter. I ask forgiveness and forgetfulness of possible offences. I retire this year from official connection with the governing body of our movement, on which I have served from the first. I recognise that time is curtailing strength and vigour with me, and that both are even more necessary now on our Central Board than ever before; I gladly, therefore, make way for younger men with whom rests the greater future before us, a future in which I have as full and assured faith as in the most sanguine days of ardent youth.

My first words to-day will excite no differences of opinion amongst us. I have to join with you in mutual congratulation on the wonderful continuous development of our British movement. The growth of Co-operation year after year is nothing short of a social miracle. No adverse conditions of trade or politics seem to affect our progress. Even the rigours of recent commercial boycotts organised against us have only acted like the bracing breeze which



Mr. E. O. GREENING  
(who delivered the Inaugural Address).





quickens the travellers' pace. Unchecked we go on from success to success under all circumstances. The growth of co-operation is like the growth of those mysterious bulbous plants which live in dry deserts of Mid-Asia. You take one in your hand. It is like a heavy petrified onion. But this creature, without soil to aid it, will send up a spike in Spring which it will develop into perfect leaves and flowers all out of the moisture stored up by itself in the bulb. During the rainy season of autumn and winter it can renew its store of moisture for the following year, and so, not only continue an existence which seems magical, but multiply its species in constant increase So with our movement.

Our latest figures show the business to have reached an annual total of £89,216,228. We are to-day transacting a far larger yearly turnover than the whole export trade of Great Britain amounted to when our movement commenced. This business of ours is being done upon principles which give an interest in its success and a voice in its management, to over two millions of people, mostly working men and women. We have now 2,116,127 members registered in 1,701 societies. Probably each member represents in most cases a family. Making allowance for the instances in which two or even three members of a family belong to a society, we shall probably not err in concluding that our movement to-day represents, in a sense, eight millions of our British people. That is nearly one-fifth of the total population of these Islands.

During the past year, the capital invested in our various societies has grown until it has reached a grand total of over 35 millions. I give the figures separately :—

|                     |             |
|---------------------|-------------|
| Share capital ..... | £27,017,278 |
| Loans .....         | 7,983,365   |
| Reserves .....      | 2,157,596   |
|                     | <hr/>       |
|                     | £37,158,239 |

I include the bulk of the loan capital in my grand total, because it nearly all belongs to our members. We borrow very little outside. The net profits have continued to grow in proportion. For 1903

they amounted to £9,873,385. I wish to call the attention not only of this Congress, but of the public to this remarkable sum, not merely on account of its greatness, but on account of the proportion which it bears to the share or fixed capital employed.

As regards the greatness of the profit, it is sufficient to say that the sum represents benefits distributed among the toiling masses of our country exceeding the total of all the organised charities of philanthropy, noble and generous as they are. In respect of its proportion, I point out that it is over 36½ per cent per annum on the share capital involved. That is an economic fact of the utmost significance. It is the more significant because an examination of the records of our movement will show that we have been able to maintain a similar high proportion from the first.

Forty years ago, in 1863, when our capital was only £573,582, our profits were £213,623, or over 37 per cent. Twenty years ago, in 1883, when our capital had grown to seven millions and a half (£7,500,835) our profits had grown to £2,324,031. This was 31 per cent.

Taking a period of ten years ago, in 1893, our capital was fourteen and a half millions (£14,518,738), and our profits reached four millions and a half (£4,500,806). So we again averaged 31 per cent profit on our total fixed funds. Let anyone consider the import of these wonderful figures. The average net profits made upon the whole commerce of the country under ordinary conditions probably do not exceed ten per cent. Making allowance for the fact that co-operators confine themselves largely to retail distributive businesses (the most profitable form of trading in proportion to the capital involved), there is still reason to conclude, from the experience of our movement, that co-operation in business doubles the effectiveness of capital. Let us consider what that means.

We have recently seen and felt the disastrous effect upon the industry of our country of a waste of 230 millions of capital in the deplorable South African war. That meant the withdrawal of, perhaps, one and a half per cent of the grand total of our national wealth (about 15,000 millions). The proportion seemed so small to

the inflamed imagination of Mr. Chamberlain, whilst he was still enthused by the exaltation of war fever, that he spoke of it as a negligible quantity. Yet the loss of this 230 millions has sent down our national credit twenty-five per cent, crippled the operations of trade, reduced the earnings of labour, doubled the number of unemployed in our streets, and caused perplexity and even peril, where before confidence and safety sat enthroned.

Think, then, what it would mean if we could introduce the harmonising influence of our principles into the operations generally of national commerce, now impeded and hindered by warring and conflicting interests at every point. Thousands of millions of capital would be economised and set free—practically added to the national funds for reproductive industry. There is no great industry, from cotton, wool, or iron, to land cultivation, which might not be stimulated to fresh life and vigour, until every great city and every little village awoke to new activity for the good of men.

There may be some within the hearing of my voice who may feel surprised at this expression of regard for capital in an assembly chiefly of workingmen. It is true that, to some extent, a change has come over the way in which working-class co-operators speak of these matters. We have learnt in the school of experience to know the value of capital as a factor in commerce and industry. It is stored-up labour of the past, saved and garnered in order that it may be used for labour-saving in the future. That is its true function we hold.

We have not varied in the least our cardinal faith that capital should be regarded ever as the servant and not as the master of mankind. So employed, we recognise its value as highly as does any class in the community. We know that its conservation is necessary to progress and civilisation.

This change in the mode of speaking of capital by co-operators is not the greatest change which our movement has effected in our members. It is not the chief change. Before the advent of co-operation, millions of workers were like dumb driven cattle in

the world of industry. To-day our system gives them a living interest in almost all branches of modern commerce. Not only in retail trade, but in wholesale trade, in manufactures, in shipping, banking, building, assurance, landowning, farming, the creation and issue of publications, and the organisation of innocent and ennobling recreation.

The educational effect of taking even a small part in the varied operations of our societies has been beyond all computation. Men develop by the work they do and the efforts they make. A famed athlete of classic times, Milo of Crotona, is reputed to have gained his wondrous strength by beginning as a youth to lift a small calf. As the creature grew, his muscles grew, until one day an admiring circle stood around to see a young man carrying a full-grown ox upon his shoulders in the Olympian games. To-day we carry our ox with greater ease than co-operators in my youthful days managed to lift their little calf. If you would have a proof of the educative influence upon our working people of co-operative activity, you need not go far for an example.

When I came from the north to London about thirty-five years ago, there was one industrial co-operative society in the neighbourhood of the metropolis which could boast a degree of success. It was the society at Stratford, which is this year our host, and is entertaining the co-operative representatives of the kingdom with regal hospitality and welcome. Let me give you an idea of what we considered an exceptionally successful society in the south in those early days. In 1868 the Stratford Society had been established about eight years. It had 278 members. Its share capital was £1,091. It did a business of £3,407, and paid a dividend on purchases of 1s. 6d. in the £. The figures sound now like talk about the toy things of childhood, but they were as important then to us as small things are to children, whether in years or in experience.

Naturally, as an ardent missionary of co-operation, I turned to the co-operators of Stratford with warm expectations. I met the then existing committee several times, and was always received with



courtesy and personal kindness. But the sentiment of co-operative sympathy was non-existent. I spoke of the Co-operative Wholesale Society which had been founded at Manchester with warm hopes, and of the Scottish Wholesale which was in expectancy. I spoke of the ideas I had of founding a National Union, with the help of distinguished friends like the good Tom Hughes, the tireless Vansittart Neale, the brave Lloyd Jones, the brilliant George Jacob Holyoake, the clear-thinking J. M. Ludlow, and others, all then full of life and fervour. The attitude of Stratford towards any co-operative enterprise beyond their own society was absolutely negative at that time. The committee told me their members believed in nothing but their own local store—would never think of joining either a Wholesale Society or a Co-operative Union, would not dream of supporting “visionary” productive enterprises, would least of all entertain the idea of establishing branches around and about to carry the benefits of co-operation to neighbouring places. I remember with pleasure that we induced the Stratford Society to subscribe £1 and send a delegate to our first Congress in London, in 1869. I put his name on record. It was William Hurry. I believe he was a silent delegate. I do not say that disparagingly, because I know that the silent ones are often not the least useful ones. But the fact that no active part was taken by Stratford and its delegate in those days is notable now when Stratford is the centre of so much interest, strength, and activity. Surely we may say the moral and mental developments, co-operatively speaking, have been even greater than the wonderful material developments of Stratford Society, and what is true of Stratford is true of our societies and our people throughout the kingdom.

The remarkable growth of our people in ideas has, beyond doubt, been aided by the growth of our educational funds, and the practice of mutual self-help in education. With the early working-class founders of co-operation education was a passion. Great Britain to-day is happily covered with facilities for obtaining instruction, even by the very poorest. In these days of abundant opportunities it is difficult for anyone to realise the hunger and thirst for educa-



tion which fifty to sixty years ago possessed those who had a natural longing for it, and found it hopelessly beyond their reach. Starvation of the body is terrible ; starvation of the mind is refined torture. The men who started our first societies felt this, and put into their rules the blessed provision for devoting  $2\frac{1}{2}$  per cent of profits to educational uses. They would have made it a far larger proportion, but they were poor ; ah, how poor ! At home were the pining wives and poor pinched children. Those were the days of protection, of preferential tariffs, and of retaliatory fiscal policies. Heaven grant we have left them behind us for ever. They meant the playing of exciting games of fiscal juggling by highly-placed politicians, whilst woe and disaster almost unthinkable was brought upon the mass of the helpless people below. The vote of the Rochdale Pioneers for  $2\frac{1}{2}$  per cent of profits to be devoted to education was like the mite of the poor widow—a noble conquest of present terrible need for the sake of higher things.

What has come of it we are proud to recognise. To-day our societies devote to education and charity sums which even a prince would count a golden revenue. Last year the figures voted were—to education, £78,499, to charitable purposes, £45,649. By a happy inspiration the Rochdale Pioneers added to their provision of an educational fund an arrangement for its administration by a separate committee of their own members. Out of that two-fold arrangement what mighty things have come. The earliest Free Library and popular Technical classes were born in Co-operative circles. The Municipal Library at Campfield, Manchester (usually counted as the first Free Library), came long after the co-operators of Rochdale and other towns in Lancashire had established reading-rooms, classes and libraries, throwing them open to members and non-members alike. Their work was twice blessed. It started the public on a new track full of fruitfulness for the future. To our own co-operative people, it brought the inspiring influence of actual work for education. To-day there are about eight hundred centres where co-operative educational funds are being administered by committees which number probably 10,000 persons. You know how people

learn by teaching, just as they grow strong by working. The effect for good on these 10,000 educational workers in our midst, and the effect through them upon others, is invaluable. But the question remains, are we making the very best of our opportunities?

This question has become urgent of late years. By more enlightened action than of old, municipalities and governments are now doing much we formerly had to do. We are, in many places, relieved of the necessity to maintain free public libraries and special classes. This relief ought to be a great new opportunity for us. I am not sure that it is being so recognised to a sufficient extent. In some places the demon of selfishness whispers to the members that the educational funds may now be abolished and added to the dividends. It is an insidious temptation, before which some may fall, and great will be the fall thereof. In more cases, the funds will be almost entirely devoted to recreation, tea parties, and jollification generally. Now, I am most anxious here not to be misunderstood. I am an ardent believer in the gospel of recreation. If I were a rich man I would endow the poorest parts of London and other cities with rooms full of brightness and light, where the children and young folks could sing and dance, recite and act, drill and play, under beneficent influences, with gambling and drink pushed outside the doors. I once established a co-operative institute of the kind, and kept it running for many years at a cost to myself which was a serious tax on a poor man; but I was abundantly repaid. I saw hundreds of rowdy young men and rough girls converted into true gentlemen and real ladies by the influence of innocent social amusement. My daughter has for years run a similar experiment in the poorest part of Deptford—nicknamed “dirty Deptford” by the rest of London—and she has experienced the same result. I would not, therefore, say a word to deter co-operators from spending money freely on the organisation of good and innocent recreation. But we want something else to go along with it. We want a method of using some of our educational money and force to give us a lead in the highest education of all. The highest of all education is that which produces the highest

character. Evolverment of good qualities is the true meaning of the word education and the inner meaning of the thing itself. Instruction is something much smaller. Character and capacity rule the world. "Wherever MacGregor sits, there is the head of the table." How are we to turn a portion at least of our great educational sum to the development of character and capacity in our people? I had great hope at one time that our sectional educational councils might have been constituted as mixed bodies, on which the best educational experts outside our movement would sit. I recognise that the idea was contrary to the current of opinion in our movement. Our people like to do things themselves. I find it hard to blame them. In my own garden I love to do the actual work, although I know it may not be done half as well by me as by the professional who is good enough to assist. My daughter has a joke against me. She says she asked the professional how I got on in gardening, and he was good enough to say "I did not do much harm." Our educational co-operators want to do their own educational gardening. Is it possible to organise so that not only will no harm be done, but the maximum of good will be effected? I think there is a plan worth trying. We want an established centre of light and leading to give direction to our efforts. We might organise it amongst ourselves by inducing our societies who have educational grants to devote, say one-tenth, of their funds to the great object. This would give an endowment of about £8,000 a year to commence.

I suggest establishing the institution as part of the work of the Co-operative Union. It would be governed by a body on which the educational committees which subscribe would be fairly represented. It would co-ordinate the work of our sectional and general educational committees and find scope for the best efforts of the best minds amongst us. I contemplate the creation of what would practically be a first Co-operative University. We have already established some scholarships at Oxford and Cambridge for co-operators. We recognise that it is upon higher education that progress depends. We would like to see higher education so linked to our movement that the young men and women trained by our

help would reinforce the ranks of co-operative leadership in the future. I think that end might be ensured by making our Central Institution a place of combined work and training. The young men and women who came to us, whilst they received a higher education, would work in developing co-operation where the Institution was established and elsewhere. Co-operative missionary work amongst the very poorest; actual help to societies, both distributive and productive; formation of women's guilds and penny banks; establishment of musical classes, choirs, recreative clubs, and agencies; public advocacy of our movement; help with practical propaganda for new societies, and all the good agencies we desire to increase, would be part of the duties of the students. Meanwhile the central governing body of the Institution would set itself to extend and systematise local educational work all over the country. There is plenty to do. Of our 1,660 societies on last year's list 770 only reported the administration of educational funds. The others want looking after. A little "hustling" would do them good. I also foresee the possibility before very long of a movement to increase the educational grants. In these days of big-big dividends, two and a half per cent is very small to reserve for our highest work. As a sacrifice it bears no sort of comparison to what the same percentage involved in the poverty days of our fathers. Some of our productive societies have already set the example of enlarging the grant to five and even ten per cent. One new store, I see, recently started at Garden City, are devoting five per cent to education by their rules. Good examples are infectious. The noble impulse will develop and the idea will spread. We have, too, a wider outlook to-day than we had before we established our grand International Co-operative Alliance. Constant interchange of communication with our co-operative brothers in other countries informs us of the best things done elsewhere. We know now all about the miracle of co-operative development in gallant little Denmark. We know how, in a much shorter time than our own co-operative struggle, the men of Denmark have been able to redeem their country from dire disaster and adversity by covering it with a movement as rich as our own,



and more happily diversified, to meet the needs of all classes. We have learnt that this wonderful work was based on a system of universal popular higher education, founded by the good Bishop Grundtvig, the George Washington of Peace. All these things are combining to bring about amongst us a new and powerful movement in favour of creating higher character by uniting knowledge and wisdom to work.

This brings me to a question which leads to conclusions upon which there are differing opinions amongst us, and, therefore, no doubt differences in this Congress. I ask myself what is the root reason for the remarkable success of co-operation in all countries? Why is it twice or three times as profitable, and a hundred times more beneficial than business conducted on purely competitive lines? I hold it is all due to unseen activities stimulated in our army of members and committee-men by the operation of partial partnership.

There are valley lands in which you can see from surrounding hills the makings of a great river. You trace numberless little streams trickling down the mountain sides and joining together on their way into rivulets which course through the valley and unite again and again until the stream grows great. You know it will continue the same process of aggregation until it becomes able to bear mighty ships. The people of great cities by whom the river rolls on its way to the ocean may cease to realise its origin, but you who have known its beginnings do not forget. You never doubt that it owes everything to those tiny tricklings of water which in union made its immense volume.

I am satisfied that if we could trace the prosperity of our greatest societies to its sources we should find the evergrowing volume of trade and profit due to an infinite number of little helpful deeds by thousands of men and women whose united purchases make the goodwill of our stores. When we adopted the principle of limiting the dividend on capital, so that we might have something to divide as dividend on purchase also, we awoke the living



interest in our success of every working man or woman who had wages to spend.

From that moment they worked for us in a hundred unpaid ways. They brought their custom without solicitation, and paid for their goods without litigation. They acted as volunteer carriers of their own parcels. They enrolled themselves as unpaid canvassers of their neighbours and shopmates. The quarterly meetings became conferences of helpers—unsalaried and generally unpraised. The chorus of complaints which were at times so disagreeable were really worth much to us because they were the sincere criticisms of anxious (and sometimes angry) partners.

An enthusiastic lady in America started a co-operative laundry to reform the evils of washing-day. She took the secretaryship herself. Her little experience of lady members as customers induced her to conclude that it was good to make the office changeable in rotation instead of permanent. She had the rules altered so that each member took the secretaryship and the grumbles for a week in turn.

An ordinary tradesman never gets such criticism as co-operators, nor does he get such help. His customers who are dissatisfied simply go away and leave him to his fate. When his trade has dwindled until it will not cover current expenses he sighs too late in helpless and despairing wonder at the ways of men.

If I am right in the view that the source of our success is due to our enlisting the help of many hearts, minds, hands and faculties by partnership with custom, I ask you to consider how much we may be losing by failing to enlist more systematically the activities which could be aroused by co-partnership with labour everywhere.

We now employ quite 100,000 of our members in the work of our own societies.

The figures for 1903 were :—

|                      |     |     |     |        |
|----------------------|-----|-----|-----|--------|
| Distributive workers | ... | ... | ... | 54,797 |
| Productive workers   | ... | ... | ... | 42,524 |
| Total                | ... | ... | ... | 97,321 |

To which we must add employés in Irish Agricultural Societies and others not included in our returns.

Of the 100,000 co-operative employés one-fourth are now under co-partnership profit-sharing conditions, a proportion which will surprise some who have not kept touch with the progress of the principle amongst us. I want to see the practice made general throughout the movement.

When one mentions this subject it is usual for opponents of the system to treat it as a proposal to take something from those who furnish capital and custom. They assume that profits are a fixed quantity. They ask why this fixed quantity should be sub-divided by admitting labour as a new partner into the enterprise. This reasoning is all based on a mistake. Profits in modern business are the results of enterprise, invention, economy, thrift, organising ability, foresight, industry, and patience. In short, they are due to certain excellent human qualities in action. Infuse these qualities into any enterprise, and you see it grow as by magic. Withdraw them from any organisation, and you see it wither and decay.

When I knew Manchester well, forty years ago, it had two great newspapers. One—old, prosperous, and well-established—was being rapidly overtaken by a younger rival. I contributed a little to the columns of each, and was therefore interested in both. Quarter of a century later I discussed with an old colleague the unexpected result of the competition. The younger paper, instead of overtaking the older one, had ceased to progress, then gone back and finally died. The older journal had renewed its power and prosperity. How could this have come about? My friend explained that the men who founded the younger paper never took new blood into the veins of the concern. As they themselves grew old, their activities diminished. The proprietor of the older paper passed away in due time. Youth and enterprise came into the old concern, bringing into its management the qualities which made success. That was the solution of the mystery.

I propose to try and demonstrate the truth of my convictions in favour of co-partnership of labour, as a means of bringing into

co-operation new life, multiplied power and immensely increased success, if you will bear with me a little.

Here in London, with a population of six millions—numbers greater than those of all Scotland or Ireland—public experiments are made on a large scale. I ask your attention to one of them. The metropolis is divided into two unequal halves by the river Thames which flows across it from west to east. The northern half of London is the largest piece, the richest and most prosperous. This northern half of London is supplied with gas by the Gas Light and Coke Company. Under an Act of Parliament this company has a constitution similar in principle to our co-operative stores. There is a partnership between capital and custom. The dividend on capital can only be increased as the company gives a drawback to its customers in the shape of reduced charges for gas. The principle has worked benefit both to capitalistic shareholders and the consuming public. The price of gas originally fixed at 3s. 9d. per thousand feet of 16 candle power has been reduced to 3s., whilst the interest paid on capital has gone up in proportion.

On the south side of the Thames we have a more remarkable development. The south of London is served by the South Metropolitan Gas Company, under the presidential management of Sir George Livesey. This company has the same constitution as regards co-operation between capital and custom. But there are added features which constitute it a complete co-operative co-partnership. Capital, custom and labour are united by a bond of common interest. As the interest on capital is increased, the price of gas to the consumer is reduced and a bonus on wages is awarded to the worker. All participate in gains in carefully arranged proportions. Nor is this all. Provision is made by which all new issues of capital are offered in the first instance to the consumers and the workers. As a customer of the company, I receive periodically with my gas bill an offer of stock in the company at the market price. By following out this system for several years the customers have been induced to invest over £1,000,000 capital in the company. The employés also own £143,603 capital stock and £60,852 of deposits. The

customers are now powerful enough to secure substantial representation on the Board as they may desire. For the workers, special provision is made of participation in management. By a recent Act of Parliament the employes of the company are entitled to elect two members of the Board themselves, and they have availed themselves of the opportunity.

Now comes the question—have those who found capital for the South Metropolitan Gas Company, or those who furnished custom, suffered by giving co-partnership to the workers in profits and in management? On the contrary, they have benefited greatly. The value of every £100 invested in the South Metropolitan Gas Company is about £125 to £127.

As for the consumers, I happen to have to pay considerable accounts for gas on both sides of the river on behalf of our Agricultural and Horticultural Association. On the north side I pay 3s. per 1,000 feet of 16-candle power. On the south side, at Deptford, I pay 2s. 1d. per 1,000 feet of 14-candle power. Allowing for the difference in lighting power, gas is nearly 25 per cent cheaper in the south of London than in the north. If it were reduced in the north to the same as the south it would effect an annual saving to the Agricultural and Horticultural Association, of which I am managing director, of about £50 per year on our consumption of gas at Long Acre. So much for the consumers' question.

Now let us look at what co-partnership does for the workers, evidently without injuring capitalist or customer. The gas workers on the north of London receive what is called "fair" wage, and enjoy the eight hours day. Many co-operators who oppose co-partnership are apparently content to believe these advantages are the utmost a worker can hope to have any chance of bettering in this world. But on the south side of London the same wages and hours of labour exist for gas workers as on the north. In addition there is a pension fund, and many social advantages also exist. Then the workers receive at present  $8\frac{1}{4}$  per cent on their wages, which means, of course, nearly 1s. 8d. in the pound added to the home budget. Since co-partnership was established in 1889



there has been credited to the workers a total sum of £224,764, or about £50 per man of all the many employed.

We have, therefore, before our eyes here in the metropolis something better than an argument for co-partnership. We have a demonstration carried out on a grand scale successfully. It is so successful that the public of North London are agitating for an amalgamation of the two companies, with the management of both to be under the control and on the lines of the South Metropolitan concern. I wish to be perfectly frank with you in this matter. I do not say all the success of the South Metropolitan Gas Company is due to co-partnership. It may be that a good deal is due to the individual genius of Sir George Livesey. There are probably other factors also to be taken into account. It is difficult in such a concern—indeed, in any concern—to exactly define how much is due to the constitution of the organisation and how much is due to its management and other causes. We will willingly accord Sir George Livesey all due honour and credit. We will also recognise the probable presence of other causes of success. But this may be added: Under co-partnership arrangements the South Metropolitan Company has done increasingly well for fourteen years. Capital, custom and labour have all fared better than before, whilst the management remains unchanged. Now, times generally are worse for gas companies because of dearer coal and labour. Yet in these adverse times we see the improvement under co-partnership which I have described.

If you will permit me to go a little further afield for an illustration I think I can show that co-partnership of labour adds to the efficiency of good management. I think I can also show it supplies a supporting element of itself apart from individual management. You will all remember that in 1888 I published a little book called "The Co-operative Traveller Abroad." In that work I gave an account of the wonderful French Co-partnership under the impulse of M. Godin, of Guise. I showed at that time how the workers at Guise had acquired over £100,000 of property in the works by accumulations of their bonuses, how they were enjoying shorter



hours, healthy and happy homes, old-age pensions, care of infancy, education for childhood, training for youth, attention in sickness, recreation in holiday time, baths, wash-houses, allotments and glorious co-operative gardens open to all.

Some of you who remember our warm discussions of fifteen and twenty years ago will recollect that my critics took an objection to my view. They said, "All these advantages are the result of the rule of a man of exceptional force of character, a notable inventor, a great engineer, an experienced organiser, a man of commercial genius. When M. Godin dies, the whole creation will dissolve and like the baseless fabric of a vision leave not a wreck behind." M. Godin passed away shortly after.

I have never found time to issue, as I have been much pressed to do, another edition of my work long since sold out of print, but my friend, Mr. Aneurin Williams, of the Labour Co-partnership Association, has quite recently given us a translation of a French work which supplies the history of the Co-partnership at Guise since its gifted founder died and since it passed into the hands of managers and committees elected by the workers themselves. Mr. Williams's work is called "Twenty years of Co-partnership at Guise." It answers all the prophetic pessimists of a dozen or fifteen years ago by showing how the business has gone on from success to success. Briefly stated, its position is now as follows:—The associated workers have bought out the whole of the original capital of the concern at a cost of £184,000. This has been done entirely out of profits created under co-partnership conditions. In twenty years they have divided as bonuses on wages amongst the 1,500 workers £180,942. They have paid interest on accumulated capital, £16,662. They have awarded bonuses to management, to education, and to invention, £72,321. They have divided in pensions to old age and sickness, £38,586. They have distributed in charities to the needy amongst themselves, £9,462, and further sums of £7,318 in temporary allowances. They have raised the wages of all the employes 25 per cent, a gain of £20,000 a year in money to the workers. They have reduced the hours of labour to

an extent equal to more than half a further similar advantage. They have, in short, created new wealth for the workers to more than £300,000, money gain alone, and have shown to labour throughout the world what mighty powers lie latent and undeveloped in ourselves, waiting only for the touch of the fairy wand of co-partnership to awaken them to power.

I have still to answer one argument. The objectors to profit-sharing and co-partnership within our movement say that however successful it may be outside it is not applicable within. They point to the greater success of co-operation in the north of England than in the south. In the north, profit-sharing with labour is less general in proportion to the size of the movement than in the south and midlands. How can this result be explained? The question is the more important because it has recently been published abroad in the form of a letter from England which is being re-printed and discussed in co-operative journals on the continent.

May I point out that it is impossible to base a comparison on the results of different sections of the kingdom. The northern sections are full-grown in co-operation. The southern sections are only in their infancy. Co-operators in the north have not only had double the time to grow, but they have from the first possessed great advantages. They work amongst a factory population permanent and non-shifting. They have less competition to encounter and more means to use. They have fewer social distractions to take away the attention of their committees, managers, and members from co-operative work. Above all, they are further away from London, the central wholesale provision market of the world. Nearness to a great wholesale market puts an effectual check on retail prices and clips gross profits to the finest margin. This can be readily seen by looking at the average dividends returned to consumers on their purchases. In the southern section the average we can return is only 1s. 3½d. in the £; in the western section it is 1s. 5½d.; in the south-western 1s. 5d.; in the midlands 1s. 8½d.; in the north-western 2s. 9d.; and in the northern 2s. 11d. Scotland averages the same as the north-western, 2s. 9d. Scotland has whole-

sale provision markets of its own by reason of shipments into Leith, Glasgow, &c. I have no doubt the average dividend on purchase amongst the clever Scotchmen would otherwise run to 3s. in the £ or over. From these figures it is clear enough that the gross profit and the consequent possible return to the customer increases the further you get away from the first sources of supply.

The next question is what effect has profit-sharing on results where the conditions are equal; where the system is tried in a sufficiently large proportion of societies compared to the whole, and where there is faith in the principle amongst those who carry it out? We have an approximation to such a state of things in our southern section. More than a third of our societies give profits to labour. Are these profits given at the expense of the consumer? That cannot be, because whilst the average dividend, as I have mentioned, is 1s. 3½d., the dividend received by members of the profit-sharing societies averages 1s. 5½d. Is the bonus given at the expense of capital? That cannot be, either, because the capital of the profit-sharing societies grows quicker than with the non-profit-sharing ones. The profit-sharing societies are about one-third of the whole in number, but they have more than half the capital. Investors know which side their bread is buttered upon. The plan which attracts and retains capital may be assumed to be favourable to investors. No! The fact is, that in co-operation, as outside, the worker as a partner works more effectually than the worker who is retained merely on the footing of a hireling. The co-partner may not be quite transformed into an archangel of industry and thrift, so as to equal the sanguine expectations of some who try the plan and are easily disappointed, but he does improve himself and his results. What is more, he grows. The effect of profit-sharing is like the effect of spreading fertility over a field. You don't make every blade of grass grow as tall as a wheat plant, but you do see an upspringing all over the ground, which is magical. So with the application of co-partnership. Under its beneficial action we can see men steadily grow, if only we have eyes to see and to understand



I could carry my inquiries further, and compare not only stores which practise profit-sharing with stores which do not, but also co-partnership workshops with others, and the Wholesale Society which gives bonuses with the one which forbears to do so; but I am anxious not to drift into controversies which might awaken slumbering conflicts. I think we have now happily arrived at a point to warrant us in coming to a friendly agreement all round. I wish nothing better than to give both systems of employing labour in our movement a fair chance of trial on their merits. Let us agree to arrangements which will give such experiments proper play. To do so we have only to settle a plan for avoiding overlapping. In distributive societies we frown down overlapping by the action of the Co-operative Union, which intervenes to stop conflict between neighbouring stores. In the wholesale trade, England and Scotland have arranged the delimitation of frontiers. Can we not come to an understanding in the matter of production? At present, we see in England the co-partnership workshops competing with the English Wholesale Society's workshops which are non-profit-sharing. The two parties are competing for a very limited number of established industries. Both apparently hesitate to go into new industries which in hundreds are awaiting attention, because if success seemed coming, there is a fear of rivalry also coming. Why should not the co-partnership societies—which have now a Productive Federation of their own—and the Wholesale Society form a joint board of reference, on which the Co-operative Union should be arbitrator and the friend of both? Why should not this Board make systematic inquiry as to possible developments of co-operative production? The English Wholesale Society could take some developments, and others could be allotted for trial on co-partnership principles. Where there was general consent to the establishment of a society on agreed lines, the capital would be quickly found, as was proved in the case of the North Wales (Penrhyn) Co-operative Quarries, a venture now happily well founded. Thus we might at once make great steps forward in production.

I plead for peace in another respect. In Ireland there has grown up a grand National Co-operative Movement, of which we have every right to be proud, because this Union was the first to extend a helping hand to the gallant founder, Sir Horace Plunkett. For several years, in the early days, we voted money and sympathy without hesitation. To-day, by an unfortunate divorce, we are separated from that great movement and its people. There are now nearly a thousand agricultural and other societies in Ireland. They are transacting a business of two and a half millions sterling. The benefits they are conferring upon the country are immense. In our returns only twenty-four Irish societies appear as in any way in union with us. Can we not end this sad separation? It is consequent, as we know, on the establishment of creameries in Ireland by our Wholesale Societies. These establishments the Irish agricultural co-operators regard as an invasion. They want to be permitted to work out their own future. They want us, not to do their work in their land, but to give them our sympathy, our advice, and such aid as we can spare. Sir Horace Plunkett, in a remarkable book he has just published, says that "the English mind has never understood the Irish mind," and he adds, "Of the Irish qualities, none is stronger than this craving to be understood." Why should we not try and look at this matter of co-operative estrangement from the Irish point of view and meet them generously? It is now admitted that the establishment of creameries in Ireland by our English Wholesale has been a source of financial loss. The directors, I am happy to see, are willing to sell out to the Irish farmers who desire it. Why should not an effort be made to bring about a full and final settlement on terms which will end all controversy handsomely? It is a satisfaction to me to think I did what I could to prevent the original error. I should feel doubly happy if I could now aid in creating a feeling on this side of the channel which would help to end the conflict. Co-operative Britain can afford to be good to Co-operative Ireland, even if it means a little lowering of our pride of position.

There are many other things for which I should like to have



pleaded, but I have faith that they will speak for themselves to willing ears. You all recognise with me, I hope, that we are only at the beginning of our work. You recognise that we have to house our members in places worthy of the name of home; to carry co-operation to the reach of the very poorest; to adapt it to the needs of depressed agriculture; to bring the rural labourer back to hope; to conquer the heart of London, where only 1 in 250 people are co-operators; to introduce art into our work; to wipe out all stain of corruption of our employes by the tempters; to reverse the policy which shuts capital from flowing into our movement in full measure; to get back to the land and to give our people city gardens and garden cities. The admirable work of our Women's Guilds has to be further developed, and the links which bind us to co-operators in other lands have to be strengthened. I hope, too, we have not quite given up the idea of working old-age pensions for our members. The new plan of collective insurance by the Co-operative Insurance Society gives me hope of seeing a revival of the question. These things will have your earnest attention in years to come, and I hope still to be privileged to aid by pen and voice, as I have strength to do so, though no longer an official member of the Central Board.

But if this great programme is to have due attention we must keep out distracting and dividing influences. A strong current has set in of recent years, pushing us into political action. If we let ourselves go in that direction, we may say good-bye to our dream of embracing all in our new brotherhood. The two things are irreconcilable. Political parties I do not disparage. Each embodies a principle of value. No party could be formed without it represented a great need and a strong sentiment. I believe it is good for everyone as a citizen to take part with the political party which he believes represents the best interests of the State. I am myself a loyal and ardent member of one party, but I will not tell you from this platform which one it is. Let each one of us as individuals choose our political line. But do not let us seek to use our Co-operative Organisation—which belongs to all—in order to help forward the triumph of some.

If we look at political parties from above, we see that whilst each represents a good principle each represents also antagonisms which strive for victory. Each is liable to blunders, to excesses and extremes which have to be checked by the action of the others. We cannot identify ourselves as an organisation or a movement with any political party or movement without splitting up our forces and dividing our friends.

We say to all men, "Come in. We will find you a common platform on which you can unite to help to raise mankind by mutual self-help. Here you will meet no slight upon your religious feelings, no hostility to your political views, no slur upon your nationality, no reflection on your class." Let us be consistent with our declaration. Co-operation knows no frontiers, and recognises no barriers. We are much more than a party, we are a unifying and reconciling element in all human concerns. We cannot compromise so grand a position confided to us by the wisdom of the founders of our movement.

I know it is not always easy to draw the line where political action begins and ends. I admit we must defend our cause and our movement when it is attacked, and sometimes it is attacked with political weapons. There are political questions which are on the border line and touch us very closely as co-operators. The proposal to tax food is one of them. Probably food forms three-fourths of the staple material of the business of our societies. Cheap and abundant food is the first necessity of our people who are so largely working class. Many of us remember too well the terrible side of Protection in the days of our youth to listen without a shudder to the plea for a tiny beginning in food taxation. My own earliest recollections is of hunger riots when I was but four years old. I can still see in memory the white faces and wasted forms of the desperate crowd which stopped in front of my parents' house, and looked up to the window, from which my mother threw out all that the house contained of food. I do not wonder that the proposals which have been ticketed with the pretentious label of Fiscal Reform have swept away all our people into political opposition.

For the moment, no power on earth could have kept co-operators neutral, although I have made an effort even in this matter to draw a distinction. I was careful myself to sign the manifesto of the labour leaders as a citizen, and not as a co-operator. But this belated project of food taxation will pass away like a foolish dream. We who know intimately our working people in their homes know how the household budgets are marvellously adjusted by those admirable chancellors of the exchequer, the working men's wives. We know how any attempt by food taxation to upset the equilibrium of the weekly household budgets, which are balanced with such skill, will convert all our people into one way of thinking at the next general election, when such a disaster will fall upon the food-taxers as has not been known to overtake any party in recent political history. From that disaster the proposals for food taxation will not recover. The projectors who fancy they may raise the question again a second and third time will find they have no friends left, politically speaking. There will be an end of this project conceived in extremity of political adventure. With the passing away of this disturbing element, I hope we may be permitted to return to our own proper work.

Let us abandon all thoughts of direct Parliamentary representation, which would necessarily mean using, for sectional and party purposes, funds and influence with which we are entrusted by our members, men of all parties and all opinions. Let our Parliamentary Committee strictly confine itself to questions which directly affect us as a movement. Let us maintain the essential character of our movement as a unifying principle, and of our platform as sanctuary ground, consecrated to the common good of all, and exclusive of none. It is surely well for mankind there should be saved at least one movement from the vortex of party strife.

Let us so preserve this movement of which we are the heirs, preserve it as a movement which unites and does not antagonise, which is dedicated to appeasement and reconciliation, which looks beyond the conflicts of to-day, and limits its aims only to the furtherance of the unity of men. Whilst maintained unbroken, it is

full of the promise and possibilities of good to those who are to follow us. If by wise prudence we keep it undivided, it will endure. As it advances by gradual but sure steps, it will carry men ever nearer the ideal of the inspired leaders of mankind, who have foretold a peace to come when in the fulness of knowledge men shall realise the blessedness of working in tolerance and complete co-operation without sacrificing the happiness of sweet liberty.

Mr. Greening's address was admirably delivered, heard with marked attention, and often applauded. The speaker introduced a few impromptu remarks, which equally delighted the delegates.

#### VOTE OF THANKS TO MR. GREENING.

Mr. G. J. HOLYOAKE (Southern Section) had a hearty welcome on rising to propose a vote of thanks to Mr. Greening for his inaugural address. He said it was a pleasant duty to move such a motion. Mr. Greening had a mastery of statement of financial facts; he was equally unrivalled in his knowledge of the historic co-operative facts. In addition to that, he had the old enthusiasm which belonged to the earlier presidents of the Congress, and which they had not of late heard in the same degree. He knew Mr. Greening half-a-century ago, when he was radiant with dark hair and a tireless enthusiasm for every social enterprise that came before them in those days. He was a source of animation in others, and excelled amongst those who were his colleagues. His speeches had light in them. Mr. Greening had always had the high principles for which the Bishop of Stepney was good enough to praise them on Saturday. The co-operative movement was democratic; they invited everybody to enter in, and hence it was that it must follow that in many stores the majority was a majority of persons who cared only for commercial success. But the movement was intended to give a moral impetus to business. Let them endeavour that morality should give a tone to trade, and that trade would never be allowed to give its tone to morality. In 1869, Mr. Greening was largely instrumental in founding the National Congresses, and since then he had been associated in the establishment of many kindred associations, including the Co-operative Festivals, which had done much to proclaim publicity for the movement. Mr. Greening always excelled in suggestiveness, and their thanks were due to him not merely for his address, but also for his past services to the movement. His suggestion for a Co-operative University was a dream of William Pare, in 1840; it had been left to Mr. Greening to show that that dream was a possibility now. Co-operators had never gone further than the education of the citizen; they should tackle the education of the co-operator. The teaching of co-operation was as distinct a thing as any branch of science. France, very much to her credit, was advancing the education of the citizen. With a Co-operative University would begin the education of co-operators, and





MR. G. J. HOLYOAKE.





ultimately it would be recognised that participation was the cardinal name of co-operation. A great number of persons were like Tito, in George Eliot's immortal story, who failed because he had no trust in truth—his only trust was in smartness and dissimulation. Mr. Greening had laid before Congress an eloquent plea to make the co-operative movement into what it was intended to be from the beginning; and it was because this was believed to be our object that the press, prelates, and ministers of religion had a word of praise for co-operation. It was not merely for our commercial success, or the magnitude of our transactions, but because we are regarded as the agents of a higher commercial morality that this praise was awarded. Therefore, he asked Congress to thank Mr. Greening, not only for his address, but also for the services of his life which he had ungrudgingly rendered. Adoption of the principle of participation would bring the day of pride and of power, when there would be unity with amity, and it was amity that made unity strong. Many years had passed since Congress had a president of the same quality as Mr. Greening, and many more years would pass before we saw another. He asked the delegates to give Mr. Greening a hearty vote of thanks for his inaugural address and for his services, uncounted, unrecognised, and to many unknown.

Mr. J. SHILLITO (English Wholesale Society) seconded the vote of thanks. Mr. Greening, he said, had come to London thirty-five years ago. They had to educate him in the north for the work he had been able to do in the south. When Mr. Greening went to Halifax as a candidate for Parliament, had he been accepted, they might never have had him in the movement in the south. He had travelled over a great deal of ground, and covered an immense area. They had no exception to these capitalistic gas companies taking the workpeople into partnership, nor did they object to M. Godin doing the same in France. It might be a proper and legitimate thing to take their workpeople into partnership. If they would look at the last half-yearly balance sheet of the Co-operative Wholesale Society, they would see that about £140,000 of profit had been divided among the working people. It had been spread over a wide area. They had no desire to make a preferential class. They had known Mr. Greening as a fighter, but he was not always in the right. So far as getting back to the land was concerned, he quite agreed; but they should do it slowly, safely, and securely. There had been no change of policy in the programme of the Wholesale Society. They would never have founded the creameries had the Irish farmers had the capital to do the thing for themselves. They had always been ready to sell the creameries to the farmers. He re-echoed what Mr. Greening had said as to training the children. They should train and educate their children in a suitable manner, for, as Mr. Vivian had said, they would have to train men to take the places of the veterans. He had pleasure, none the less, in spite of his disagreement on some points, in seconding the vote of thanks to Mr. Greening for his address and his services.

Mr. H. MURPHY (Scottish Wholesale Society), in supporting the resolution, said, although they might differ from the gentleman who delivered the address, the goodwill and the tolerance for which co-operators were noted always triumphed over other feelings. He said he was not afraid of the co-operative movement being captured by politicians, but he did sometimes feel some misgivings that there was a possibility of the movement being captured by those who were entirely commercial co-operators. They were the better for the address they had just heard, whether they agreed upon every point or not. It called them back to the highest ideals, and made them feel that "one touch of nature makes the whole world kin," and that though they might differ as to details, they had one grand ideal, which was the elevation of the mass of the people.

The vote was carried with enthusiasm, and Mr. Shillito having presented Mr. Greening with a specially bound copy of the Wholesale Societies' Annual, Mr. Greening replied.

Mr. GREENING said: How can I adequately express what I feel? I know what you have given me comes from the heart; I know that they go to the heart. Mr. Holyoake, my life-long friend, asked why I did not speak for myself. There is no necessity for that. For fifty years I have worked amongst you, having differences with some, but never, so far as I know, having anything but kindly thoughts and feelings. I will not dwell on any remembrances. I think Mr. Shillito knows that in the bottom of my heart I am as good a friend of the Wholesale as there is to be found—that I desire its prosperity and success. There are no limits to its usefulness, and no limits to my good wishes for its success. I have always thought that a mistake was made in the constitution of the Wholesale Society—the omission of a definite and regular educational grant. I remember the early discussions when the Wholesale was founded, and the want was not felt then, nor did I think that such a necessity would arise; but in spite of the absence of a grant, the Wholesale Society has in various ways constantly done excellent educational work. It has done, and will continue to do, educational work that must necessarily be done from a centre and cannot be done by local committees, and I venture to make this suggestion—as the only acknowledgment I can make for this beautiful gift—that at the next revision of rules there should be put in a definite provision for future educational work, so that those who, like Mr. Shillito, have high educational faculties and wishes, may develop that work continuously. I hope that the Wholesale, year after year, will continue to issue these capital Annuals, that they will have a constantly increasing circulation, and that some day we may see alongside of our Co-operative University the Wholesale doing practical work out of the educational fund yet to be established. I thank you from the bottom of my heart.

#### TRADE UNION DEPUTATION.

Mr. W. H. WILKINSON (Accrington) addressed the gathering as the representative of the Parliamentary Committee of the Trades Union Congress,

and apologised, in the first place, for the absence of Mr. W. Thorne, who had been appointed to attend as his colleague. Speaking of the efforts to alter the Workmen's Compensation Act, he could say, as a textile worker, that it sadly needed amending, and he hoped co-operators would assist in its improvement. Mr. Wilkinson related instances of the unjust operation of the Act. It was a common occurrence for weavers to lose an eye, a finger, or receive other injury while at their work. He knew a case in which a boy twelve years old would have to go through life with one eye, even if he kept that one, and there was no compensation for the reason that the boy had no wages. He was pleased to hear what had been said on the education question. Having been connected with educational bodies for a great number of years, he would like to see, as Mr. Greening suggested, an alteration of the Wholesale rules so that something might be provided for education. He was aware that a great number of co-operative societies gave  $2\frac{1}{2}$  per cent to education. If he had his way, he would increase that and give a trifle more. He did not expect that every delegate would agree with that. He hoped his fellow co-operators would consider this matter favourably. He commended the Wholesale Society and a number of retail societies for having taken an interest in the British Cotton-Growing Association. As a representative of the cotton industry, and practically all the industries of the United Kingdom, he was bound to give his attention to the question of cotton supply. He was pleased to see that the Wholesale Society had given £1,000 to the British Cotton-Growing Association, while other societies had contributed sums from £5 to £100. He hoped that other societies would follow this example. He was proud to be present at this Congress, and trusted its deliberations would be of advantage to co-operation and industry generally. He was present at the Doncaster and Huddersfield Congresses as a co-operative delegate, and noticed with delight the growth and usefulness of these yearly gatherings. He hoped the co-operative movement would increase and multiply exceedingly. He heard a delegate say what a big place London would be when it was finished, and he thought what a big movement co-operation would be when it was completed.

The CHAIRMAN read the following letter from Mr. Thorne :—

Fellow Workers,—Mr. W. H. Wilkinson and myself were unanimously elected at the Leicester Trades Union Congress, held last September, to attend at your Annual Conference. I am very sorry to say that I shall be unable to attend, owing to the Biennial Congress of my union taking place on the same day and time as your own Congress. I am very disappointed, as I should liked to have been present at your Congress, in consequence of living in the southern portion of the Borough of West Ham, and, as possibly you know, I am the Socialist and Labour candidate for the south. In the south, I do not think you will find many places of interest like there are in many other parts; but we have plenty of poverty,



which I understand all socialists, trade-unionists, [co-operators, and other advanced thinkers are trying to abolish. I think you will all agree that our present commercial system is absolutely wrong from top to bottom, because to-day goods are not produced to satisfy human needs, but are simply produced to provide profit for the class which owns the means of production. It is only for the sake of this profit that the property-owning class owns the means of production. As a consequence, we have shoddy and adulterated goods produced. Also, as this profit is simply the difference between the value of the work which the working people do and the amount they receive in wages, the actual producers never receive the equivalent of what they produce, and therefore are never able to buy it back again. It happens, therefore, that, as the machinery of production increases, and workmen are able to turn out more goods, they are thrown out of work, and they, with their wives and children, are in want and misery, not because there is any scarcity of the things they need, but because there are more of them than those who have produced them can buy. Under the present system, therefore, the very increase of wealth is too often a curse to the wealth producers, simply because those who produce have no ownership in the means of production, and no control over the things produced. Under a proper system of co-operation, the means of production would belong to the whole people—the whole people would have control of the things produced. Every increase of wealth would then benefit the whole community. Under the present system, increased wealth means increased luxury for the few, and increased penury and suffering for the many.

In a proper co-operative community, increased production would mean more leisure, more wealth, more means of enjoying life, more opportunities for recreation.

I trust that there will be more unity between the co-operators and the trade-unionists in the future than there has been in the past.

I should very much like to see all the co-operative societies in the country tackle the question of reducing the hours of labour for their employés, as I think the time has arrived when the workers should have more leisure than they have at present; this can be brought about without the co-operative societies making much sacrifice in their dividends. I trust that the delegates will speak with no uncertain voice against the present system of education, and hope they will endorse the educational resolution passed at the Leicester Trades Union Congress. If the terms of that resolution were put into practical operation, I have no hesitation in saying that the children in the near future would be much better educated, mentally, morally, and physically.

Trusting that the Congress will be a success. With kind regards and best wishes.—I am, yours faithfully, W. THORNE.



## DECLARATION OF ELECTIONS.

Mr. A. WHITEHEAD (assistant secretary) read the results of the elections to the Central Board of the Co-operative Union, as follows :—

## IRISH CONFERENCE ASSOCIATION.

Elected : T. L. Boyd, 9 ; R. Fleming, 9 ; J. McCarrager, 9 ; J. A. McCay, 9 ; J. Palmer, 9 ; H. Richardson, 7 ; A. Archer, 4.

Unsuccessful : G. Acheson, 3 ; A. C. Husband, 3 ; H. A. Barbour, 1.

## MIDLAND SECTION.

Elected : G. Woodhouse, 158 ; G. Bastard, 153 ; J. Butcher, 151 ; D. McInnes, 141 ; W. J. Douse, 131 ; S. Butler, 125 ; J. Potter, 124 ; W. Millerchip, 123 ; D. Bailey, 114 ; J. Langley, 113 ; S. Redfern, 94.

Unsuccessful : C. A. W. Saxton, 68 ; G. J. Duke, 61 ; T. Leaman, 49 ; G. T. James, 42 ; W. Whitehead, 42 ; W. L. Charleton, 24 ; W. Hodiern, 14 ; H. A. Charles, 13 ; T. Parr, 11 ; J. G. Ward, 7 ; Z. Newell, 6 ; C. Stow, 4.

## NORTHERN SECTION.

District 1, North Northumberland.—Elected : J. Davison, 35. Unsuccessful : W. Thirlwall, 2.

District 2, South Northumberland.—Elected : E. J. Graham, 19. Unsuccessful : T. Thompson, 14 ; J. Endean, 7 ; J. Milburn, 2 ; A. Young, 1.

District 3, Cumberland and Westmorland.—Elected : F. A. Ciappessoni (unopposed).

District 4, West Durham and South Northumberland.—Elected : W. Scott (unopposed).

District 5, East Durham.—Elected : W. R. Rae, 51. Unsuccessful : T. Richardson, 15 ; G. Boulton, 6 ; J. Sutherland, 5 ; R. Cummings, 3.

District 6, South Durham.—Elected : S. Galbraith, 21. Unsuccessful : J. Bell, 14 ; J. Peacock, 7 ; T. Foster, 5 ; J. Maddison, 3.

District 7, South Durham and North Riding of Yorkshire.—Elected : T. Adams, 28. Unsuccessful : M. Harwood, 11 ; J. Hall, 8.

## NORTH-WESTERN SECTION.

*District Candidates.*

Airedale District.—Elected : S. R. Foster (unopposed).

Bolton District.—Elected : S. Fairbrother (unopposed).

Calderdale District.—Elected : J. Greenwood (unopposed).

Cheshire and North Wales District.—Elected : W. E. Dudley (unopposed).

Dewsbury District.—Elected : S. Hall, 46. Unsuccessful : E. Stansfield, 7.

East Yorkshire District.—Elected : C. Marshall, 22. Unsuccessful : G. Goodenough, 12 ; L. Holmes, 3.

Huddersfield District.—Elected : E. Booth (unopposed).

Macclesfield, Crewe, and District.—Elected : M. Parkes (unopposed).

Manchester District.—Elected : A. Percival (unopposed).

North-East Lancashire District.—Elected : G. Hayhurst (unopposed).

North Lancashire District.—Elected : J. Turner, 37. Unsuccessful : R. Houldsworth, 4.

North Lonsdale District.—Elected : J. Lomas (unopposed).

Oldham District.—Elected : J. T. Taylor, 29. Unsuccessful : C. Owen 21 ; E. Bardsley, 13.

Rochdale District.—Elected : B. Woolfenden (unopposed).

Rossendale District.—Elected : J. Shepherd (unopposed).

South Yorkshire District.—Elected : J. C. Kenworthy, 27. Unsuccessful : W. Knights, 22 ; G. Wheelhouse, 20 ; W. Montgomery, 10.

#### *Sectional Candidates.*

Elected : J. W. Fawcett, 496 ; T. Redfearn, 478 ; J. Johnston, 443 ; J. Thompson, 359. Unsuccessful : J. Morrell, 195 ; Mrs. M. J. Bury, 187 ; J. Pollitt, 171 ; J. O. Paynter, 154 ; W. Llewellyn, 132 ; W. Dewhurst, 131 ; A. Barlow, 46 ; G. E. Stott, 14 ; H. H. Millar, 6. One voting paper spoiled.

#### SCOTTISH SECTION.

Elected : James Deans, 228 ; James Allan, 186 ; James Lochhead, 172 ; W. Allan, 162 ; M. Neil, 155 ; G. Oswald, 145 ; G. D. Taylor, 145 ; J. Patterson, 138 ; G. Bissett, 131 ; D. McCulloch, 109.

Unsuccessful : J. McMurren, 104 ; J. McColl, 68 ; A. Purdie, 46 ; J. C. Kelly, 38 ; R. Rae, 35 ; W. Anderson, 33 ; H. Graham, 33 ; John Brown (Wishaw), 23 ; J. Brown (Rutherglen), 10 ; A. Craig, 5.

#### SOUTHERN SECTION.

Elected : H. Vivian, 194 ; H. J. May, 173 ; W. H. Berry, 172 ; Miss M. Spooner, 172 ; Mrs. E. Abbott, 164 ; T. B. Butterworth, 151 ; A. W. Golithly, 136 ; M. H. Clear, 135 ; R. Powell, 114.

Unsuccessful : J. Barker, 111 ; W. T. Charter, 62 ; R. Hibberd, 62 ; J. T. Brownlie, 50 ; G. Ryder, 47 ; C. Cooper, 43 ; E. A. Bradford, 39 ; H. J. Blunden, 37 ; J. T. Harris, 33 ; W. G. Payne, 18 ; E. T. Taylor, 13 ; A. T. Grice, 12 ; P. Coote, 8 ; J. Maton, 6 ; J. Pilcher, 5 ; E. O. Greening, retired. One spoiled paper.

## SOUTH-WESTERN SECTION.

Elected : R. R. Prynne, 52 ; A. Bullock, 47 ; C. Vaughan, 47 ; T. Gidley, 41 ; H. Westbury, 37.

Unsuccessful : A. E. Fox, 16 ; R. G. Naish, 8.

## WESTERN SECTION.

Elected : J. Price, 60 ; W. H. Brown, 50 ; R. Warne, 50 ; A. Steel, 37 ; J. Morris, 27.

Unsuccessful : W. Bryant, 26 ; J. Jordan, 25 ; E. R. Wood, 20 ; W. Williams, 13 ; W. J. Petherick, 10 ; J. R. Davies, 9 ; A. H. Lloyd, 9 ; J. Brown, 7 ; J. H. Clutton, 6 ; G. Sanders, 3. One voting paper spoiled.

We hereby certify that the above is a correct return of the voting for members of the Central Board of the Co-operative Union for the Congress Year 1904-5.

|             |   |              |
|-------------|---|--------------|
| T. WOOD,    | } | Scrutineers. |
| W. SWALLOW, |   |              |

## BUSINESS OF CONGRESS.

Mr. J. C. GRAY (General Secretary) said the Standing Orders Committee had, in accordance with Rule 25, received two amendments, relating to co-operative farming and small holdings, which would be considered when those subjects came up for discussion on the report.

The CHAIRMAN announced that the Mayor and councillors of West Ham would entertain the delegates at the Town Hall on Tuesday afternoon. As this would conflict somewhat with the proceedings of Congress, a request had been sent to the Standing Orders Committee, signed by twenty delegates, asking leave to suspend the business of Congress on Tuesday afternoon an hour earlier than usual, and make up by meeting sooner on Wednesday morning. The Stratford Society felt delighted to receive the Mayor's invitation, and he hoped that Congress would accept this grand municipal welcome and hospitality. This matter would be voted upon after luncheon.



# FIRST DAY OF CONGRESS.

## AFTERNOON SITTING.

The delegates re-assembled at two o'clock.

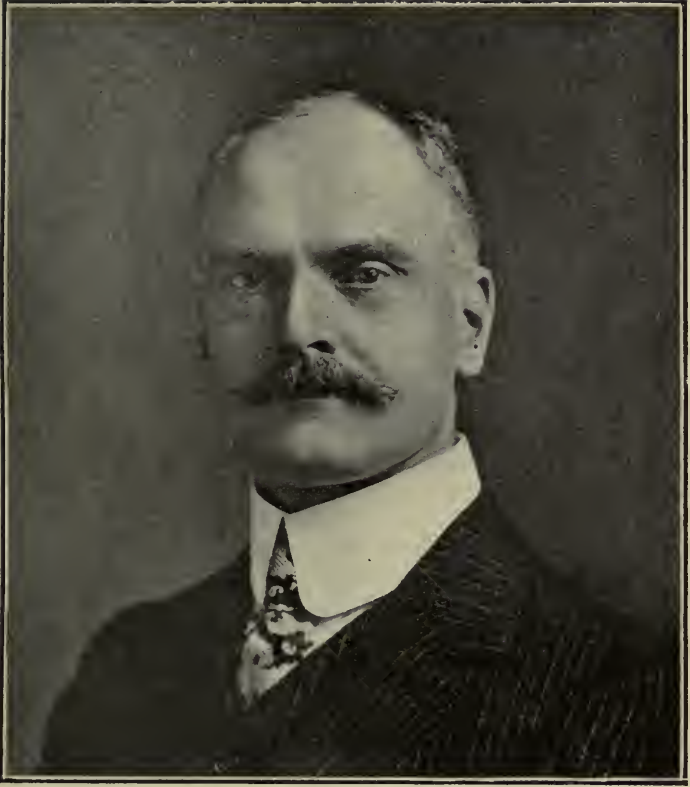
### DEPUTATIONS FROM OTHER COUNTRIES.

Mr. J. C. GRAY (General Secretary) announced, at the opening of the afternoon sitting, that letters of good wishes had been received from the Central Committee of the co-operative societies of France, the Netherlands Co-operative Union, and from the General Union of German Co-operative Societies.

He then introduced the foreign deputations, and remarked that this year Congress was favoured by more than the usual number of representatives from our friends abroad, including the German Union of Retail Societies, which was formed at Dresden last year. That Union was represented by Mr. Radestock, the president, who appeared in England for the first time. The German Co-operative Wholesale Society was represented by Mr. E. Scherling, the general manager, and Mr. R. Assmann, one of the committee. The Co-operative Union of Switzerland was represented by its president (Dr. Kündig) and the secretary (Dr. Müller); Denmark was represented by friends who were also at the Exeter Congress, viz., Captain Kofoed and Mr. F. Möller.

### FOREIGN DEPUTATIONS.

Mr. MAX RADESTOCK (president of the Central Union of German Retail Societies) said: I have the honour to be commissioned as delegate of the Central Union of German Retail Societies to your Congress, and as such beg to thank you heartily for your kind invitation. The German retail societies wish to send you hearty greetings, and thank you again for having been present at the foundation of our Union last year at Dresden. Your delegates to the Dresden Congress surely noticed the enthusiasm we Germans feel for co-operation. This is the first time our new Union sends a delegate to your meeting; last year we could not possibly follow your invitation, but through our Mr. Scherling we sent our best wishes and greetings. You know very well why our Union has been founded, so I need not explain what difficulties we had to overcome and how we were supported by the sympathies of all right thinking co-operators. The Wholesale Society, comprising over six hundred retail societies doing a trade of upwards of one hundred and fifty million marks (£7,500,000), subscribed as members of



MR. J. C. GRAY, J.P.  
(General Secretary).





our Central Union right from the start. The Wholesale Society supported us in the noblest way imaginable, transferred their weekly paper into our hands, free of charge, and granted us many advantages for which we are deeply indebted. Our German retailers had to decide themselves: Were we to renounce further development, self production, introduction of modern ways? Never; we answered, and justly, for our Union includes to-day over seven hundred retail societies, our membership as well as our trade has also grown considerably. Our Union is the youngest German co-operative association, but at the same time one of the most important, and sure of a great future. The uniting of the German retail societies has been performed after years and years of wishing. The success of your Wholesale Societies, your Co-operative Union, and your co-operative associations are admired by us, that is why we come to you in order to study your institutions, to learn from you; we are striving to obtain the same ends with you. We come to exchange thoughts with you, to fraternally work with you. First of all we wish that the very best relations be opened and nursed between yourselves and us. We heartily wish all success to your meeting, and hope that the resolutions to be passed here may be to the lasting benefit of your societies. Permit me, in conclusion, to again thank you for your kind invitation, and offer the best wishes of the German Union of Co-operative Retail Societies to the entire British co-operative movement.

Mr. Radestock spoke in German. The General Secretary (Mr. Gray) read a translation of his speech.

Mr. GRAY next introduced Mr. Scherling, and mentioned that the German Wholesale Society was making great strides and following in the footsteps of our own Wholesale Society.

Mr. E. SCHERLING (managing director of the German Co-operative Wholesale Society) said: I have the honour to bring the greetings of our German Wholesale Society, which affords me the greatest pleasure, especially as I know with how great an interest the English co-operators look on the co-operative movement in Germany, and how kindly they allow us to profit by their rich co-operative experience. It may not be uninteresting to you that our Wholesale Society last year has continued in its powerful development. The total of its transactions amounted to 26,500,000 marks, against 21,500,000 in 1902, showing a growth of upwards of 20 per cent. The clear profit was 115,815 marks, 40 per cent of which goes to our reserve funds according to our new statute. Our society has its own central warehouses in Hamburg, Berlin, Chemnitz, Mannheim, and Düsseldorf, besides a large coffee-roasting plant in Hamburg started about a year ago. Resolutions were passed at an extraordinary general meeting, held in Chemnitz, on March 6th, 1904, to raise our capital fund from 500,000 to 750,000 marks, and to build a factory for the manufacture of soap and candles; for this factory 300,000 marks have been subscribed by our members. We bought building lands for several factories favourably situated on the navigable river and railroad track. It is significant for the similarity of co-operative progress in Great Britain and

Germany, that we begin self-production with a soap factory, same as the English Co-operative Wholesale Society has done. Let us hope that our factories may develop at the same rate, not only in Great Britain and Germany, but in all civilised countries as well may the splendid seed sown by the Pioneers of Rochdale grow richer and richer and bear more and better fruit for evermore. This co-operation, in the interest of peace and liberty for all nations, is the object of the International Co-operative Alliance, which is to have its Congress at Budapest in the autumn of this year. We, the German Co-operative Societies, have made up our minds to participate energetically also in this movement, and to aid in advancing this great far-seeing work as much as possible. Supposing that a great number of delegates of your country shall go to Budapest, I extend to you a cordial invitation to pay us a visit in Hamburg on this occasion and look over our institutions there; you may be assured of a hearty welcome. Co-operators of all nations and countries may thus grasp and hold each other's hands for the universal benefit of mankind. In conclusion, let me wish best success to the doings of the present Congress.

Dr. MULLER (representing the Swiss Union of Co-operative Societies) said: Seeing me rise to address once again your Congress you may possibly think that I have taken a permanent season ticket on the line from Switzerland to England. I cannot deny that I like very much to attend the British Co-operative Congresses, and to come in touch with so many eminent co-operators whom I am proud to call friends of mine, therefore, when the Board of our Union appointed me to accompany our president (Dr. Kündig), who now comes to England for the first time, I seized the opportunity with pleasure. I must say, that for my own part I should have liked it better if Dr. Kündig had reserved for himself the honour of addressing this Congress, as it is always a little dangerous for a continental tongue to attempt an English speech, but when I begged him to take upon himself the office of speaker he deliberately refused, saying that he wished to control the manner in which his secretary carries out his mission at your Congress and to see how I do my work as a representative of the Swiss Union. This will explain why I venture to speak for the fourth time at a British Congress; I do so with the intention of encroaching as little as possible on your valuable time and of confining my address to extending you the heartiest greetings and best wishes of the 110,000 Swiss co-operators who are members of the constituent societies of our Union. You may be sure that the thoughts of many of them are to-day directed towards this assembly, and that their sincere desire is that its proceedings may be fruitful to the further development of your grand movement. You will, I am sure, all be acquainted with the holy legend which tells us that on Christmas morn a new bright star flashed up over the manger of Bethlehem, and that its appearance caused three kings to leave their homes in the East and journey to the birthplace of the Saviour. When preparing for my journey to England this little legend came into my mind, and I could not help drawing some comparison between the events

contained in it and the present circumstances. It seemed to me that the Congress of the British co-operative movement represented such a bright star, flashing up just now at Whitsuntide and attracting—not kings, it is true—but some Republicans from Switzerland who send their delegates to the cradle from which the spirit of brotherhood and social regeneration arises. In the legend we are further told that the kings brought presents with them—gold and precious stones. Now, we not being kings, have no costly presents to offer, but we venture to hope that you will accept as a sign of our goodwill and friendly feeling the modest little paper we have published for the delegates of this Congress, and which I presume is already in your hands. I think I may leave the contents of our paper to give you all further information as to the position and progress of the Swiss co-operative movement, and that in reading you will easily discern with what feelings we are animated towards our friends and fellow co-operators in Great Britain. I conclude in the firm hope that the friendly relations between co-operators in our respective countries may even be strengthened and tend to further our common cause.

Mr. J. C. GRAY (General Secretary) said there was one more friend, Captain Kofoed, from the Continent to address the Congress, the delegate from Denmark, one of the most co-operatively organised countries in the world. We spoke exultingly about our own co-operative organisation, but reckoned, in proportion to population, Denmark was the best organised from a co-operative point of view. Captain Kofoed was a veteran co-operator, who could speak English better forty years ago than he could now.

Captain KOFOED said: First of all I must, on behalf of the Danish Co-operative Union, thank you for the honour you have again shown us by sending us an invitation to this Congress. The Danish Committee elected Mr. Möller and myself to represent the Danes here at your meeting, and I have hereby the honour, on behalf of all Danish co-operators, to bring you their greetings and best wishes. The number of Danish Co-operators is now 482,000, as against 400,000 two years ago, when we were represented here last. I shall not tire you with statistics, but only mention that the Danish Co-operative Wholesale Society now (1903) consists of 915 distributing societies, with a turnover of £1,100,000, against 675 societies with a turnover of £750,000 two years ago (1901). Finally, you must allow me to mention the fact that while their Majesties the King and Queen of Great Britain were over in Denmark some short time ago, they did a journey into the country to see our largest co-operative butter factory, in fact, some say, the largest co-operative butter factory in the world, and their Majesties seemed most interested in all they saw, and after having tasted both butter and cheese, the Queen graciously allowed us to call a certain kind of cheese "Alexandra Cheese," and you surely understand that we were proud of this visit. Now, ladies and gentlemen, receive from Danish co-operators the best greetings and heartiest wishes for the further successful development of the co-operative movement in Great Britain.



## DEPUTATION FROM THE NATIONAL UNION OF TEACHERS.

Messrs. F. C. Blackburn (Ilford) and J. T. Boulter (Leicester) brought hearty greetings from the National Union of Teachers a body of 50,000 members, including a great many lady teachers.

Mr. BOULTER, in addressing the Congress, said: They had representatives from almost every grade of the teaching profession. With him was Mr. Blackburn, representing the head teachers of the immediate locality; he was but a colleague of the head teacher commonly called the assistant teacher. Having paid a tribute to the excellent work of the Leicester Society, with its reading rooms, he went on to urge that the teachers and co-operators should work hand-in-hand. If they approved of the idea of the educational authorities being directly elected, they would have the support of the majority of the teachers. Touching on educational work, he believed that religious teaching should not be divorced from secular instruction. He deplored the fact that the new regulations of the Education Department made invidious distinction between secondary and primary school accommodation. In the latter schools, teachers were to take up to sixty children; it was impossible to teach that number of children, but the new building rule which had just been issued secured that not more than twenty-five children were to be allowed to the teachers in the secondary schools. In primary schools, only eight feet were required; but in secondary schools, eighteen feet were declared necessary. The regulations required that if a house were built for the head master it should be a lordly mansion suitable for receiving visits from the neighbouring gentry; but the building rules for primary schools said the master's house should contain from six to eight rooms, just an ordinary cottage. In the older schools, eight or ten children were seated at one desk; the Board said that dual desks must be provided in the primary schools, but it was not advisable to have single desks. On the other hand, the regulations for secondary schools stated that unless single desks were provided for the children the plans would not be passed. These were examples of the obstacles raised by the iron rules of the Board of Education, which would be very harmful in their operation. He hoped that co-operative societies would continue their classes for teaching the duties of citizens. There was a great danger of education passing into the hands of officials. He wanted people to remember that children were not mere machines, and therefore needed to be treated with sympathy and consideration. He had great pleasure in conveying to Congress the heartiest good wishes of the National Union of Teachers.

## DEPUTATION FROM THE GARDEN CITY ASSOCIATION.

Mr. G. J. H. NORTHCROFT (Garden City Association) said the Garden City Association stood for certain great principles of housing reform and industrial betterment. One of those principles was in favour of industrial decentralisation. They believed that the best way to relieve pressure in their overcrowded centres was by removing factories into the country. They



further believed in the elimination of private ownership, and he ventured to say that that was a common platform amongst them. It was better that land should be purchased by a large society, or company, or body of people, and controlled by them in the interests of the community. Unfortunately, towns and cities had grown up without due regard to design, and he thought it was desirable that some foresight should be shown in future, so that the population that was to come might be provided for. He asked for support on behalf of the First Garden City Limited, which, he said, was in need of share capital. This movement was not a dream; it was an idea which had been translated into facts to a considerable extent. He said it would be a pleasure to him to hear that the Co-operative Wholesale Society had decided to establish its next factory in the new Garden City. Mr. Northcroft quoted the words of Sir John Gorst, to the effect that experience had taught him that all attempts at social reform which did not begin by giving workers good houses and homes were doomed to failure. An excellent descriptive pamphlet, written by Mr. Williams, had been distributed to the delegates, and he begged them to read it and give the matter their earnest consideration and hearty support. The Garden City, near Hitchin, comprised nearly 4,000 acres. They wanted capital which could be advantageously provided by co-operative societies. He hoped that some of our productive societies would lease land from the company and establish works in the Garden City. This was a unique opportunity for realising Robert Owen's ideal of a community upon land. There was not a more important movement before the country than this for housing reform and industrial betterment.

This was the last of the deputations.

#### GREETINGS FROM THE INDEPENDENT LABOUR PARTY.

Mr. J. C. GRAY (General Secretary) read the following letter, which had been sent by Mr. Philip Snowden, Chairman of the Independent Labour Party, by the instructions of his conference :—

10, Red Lion Court, Fleet Street,

London, E.C., May 21st, 1904.

The Secretary, Co-operative Congress.

Dear sir,—The recent conference of the Independent Labour Party instructed me, as chairman, to convey to the delegates of the Co-operative Congress the most hearty fraternal greetings, to wish your Congress every success, and to express the hope that your deliberations will tend to the strengthening of the great co-operative movement, which has already done so much for the improvement of the condition of the workers, and which has within it boundless possibilities for advancing social progress.

We note with intense satisfaction that every succeeding year sees the various democratic working-class movements being drawn more closely together, and more tolerant of each other's differences

of method, because the common purpose and object of all is more clearly recognised.

We earnestly look forward to the time, which we believe is not far distant, when the true spirit of co-operation will fully animate every one of the People's movements, and when each and all shall be striving unitedly to realise and apply that vital and eternal principle of mutual aid which is the foundation of the great movement your Congress represents, and also of the Party in whose name I again wish you every success.

I remain, yours very sincerely,

PHILIP SNOWDEN.

### SUSPENSION OF STANDING ORDERS.

The CHAIRMAN brought forward a petition, signed by twenty delegates, to the effect that Congress, on the Tuesday afternoon, close at 3-55, instead of 5 o'clock. The desire of the petitioners in asking for this early closing of Congress was that the delegates might have the opportunity of accepting an invitation to a *conversazione* from the Mayor and Council of West Ham at 4 o'clock on the Tuesday afternoon. If necessary, to make up for some of the lost time, it was suggested that Congress might meet at 9-30, instead of 10 o'clock, on the Wednesday morning.

The delegates almost unanimously decided to grant the petition.

### TELLERS.

The next business was the appointment of tellers as under :—Messrs. J. Blackwell, A. Bullock, A. Deans, J. Marlow, B. Tetlow, and W. Yates.

### REPORT OF THE CENTRAL BOARD.

The next business on the agenda was the consideration of the report of the Central Board, and the Chairman intimated that with the consent of the delegates the report would be taken as read, and considered paragraph by paragraph. Agreed.



# Report of the Central Board.

The work of the Co-operative Union does not alter much from year to year, therefore the report which is submitted annually by the Central Board of the Union to the Congress must necessarily go over much of the ground covered by reports of previous years. This year the Central Board have again to report general and steady progress throughout the movement, notwithstanding the heavy drawbacks which the societies have had to contend with, caused mostly by bad trade and fluctuating employment.

## GENERAL PROGRESS.

### 1. POSITION OF THE MOVEMENT.

(See Appendix I., page 135.)

The societies have, as usual, been invited to furnish us with statistics giving particulars of their trade and position at the end of the year 1903. Also, as usual, we have experienced considerable difficulty in obtaining the required information. Full particulars of the returns received from the societies will be found in the statistical portion of the report. The totals of the figures are given below, and are compared with those for the previous year :—

|   | 1902       |      | 1903       |
|---|------------|------|------------|
| Number of societies .....                       | 1,671      | .... | 1,701      |
| Number of societies to which the figures relate | 1,638      | .... | 1,660      |
| Number of members .....                         | 2,022,208  | .... | 2,116,127  |
|   | £          |      | £          |
| Shares .....                                    | 25,904,113 | .... | 27,017,278 |
| Sales .....                                     | 85,586,708 | .... | 89,216,223 |
| Profits .....                                   | 9,594,353  | .... | 9,873,385  |

#### ANALYSIS OF THE ABOVE FIGURES.

|                         |      | Societies. | Members.  | Shares.    |    | Sales.     |    | Profits.  |
|-------------------------|------|------------|-----------|------------|----|------------|----|-----------|
|                         |      |            |           | £          |    | £          |    | £         |
| Wholesale Societies     | 1902 | 2          | 1,390     | 1,292,038  | .. | 24,456,678 | .. | 638,269   |
|                         | 1903 | 2          | 1,411     | 1,348,517  | .. | 25,728,629 | .. | 602,961   |
| Retail " Societies .... | 1902 | 1,476      | 1,893,176 | 23,167,619 | .. | 55,319,262 | .. | 8,682,734 |
|                         | 1903 | 1,481      | 1,987,768 | 24,217,134 | .. | 57,512,917 | .. | 8,993,562 |
| Productive Societies    | 1902 | 139        | 33,270    | 870,917    | .. | 2,997,645  | .. | 204,053   |
| "                       | 1903 | 146        | 33,944    | 872,779    | .. | 8,078,827  | .. | 208,259   |

|  |         | Societies. | Members.  | Shares.<br>£ | Sales.<br>£  | Profits.<br>£ |
|--|---------|------------|-----------|--------------|--------------|---------------|
| Supply Associations                      | 1902 .. | 7 ..       | 91,483 .. | 532,894 ..   | 2,670,855 .. | 65,757        |
| " "                                      | 1903 .. | 7 ..       | 88,498 .. | 532,779 ..   | 2,719,088 .. | 63,070        |
| Special Societies                        | 1902 .. | 11 ..      | 1,284 ..  | 29,984 ..    | 86,624 ..    | 2,455         |
| " "                                      | 1903 .. | 11 ..      | 1,402 ..  | 30,732 ..    | 94,726 ..    | 3,991         |
| Agricultural " Dairy<br>and Farming .... | 1902 .. | 36 ..      | 1,605 ..  | 10,661 ..    | 55,644 ..    | 1,085         |
| " " "                                    | 1903 .. | 54 ..      | 3,104 ..  | 15,337 ..    | 82,036 ..    | 1,539         |

The names of the societies which have made no return are given in the appendix.

## 2. THE WHOLESALE SOCIETIES.

The figures relating to the two Wholesale Societies of England and Scotland are shown in the same form as last year. Both societies continue to make great progress.

| 1902.                        | Society<br>Members. | Shares.<br>£    | Loans.<br>£         | Sales.<br>£          | Interest<br>on Capital.<br>£ | Profits.<br>£  |
|------------------------------|---------------------|-----------------|---------------------|----------------------|------------------------------|----------------|
| The English Wholesale .....  | 1,106 ..            | 1,006,894 ..    | 1,641,380 ..        | 18,397,559 ..        | 48,975 ..                    | 385,344        |
| The Scottish Wholesale ..... | 284 ..              | 285,144 ..      | 1,533,235 ..        | 6,059,119 ..         | 13,923 ..                    | 252,925        |
|                              |                     | <u>1,390 ..</u> | <u>3,174,615 ..</u> | <u>24,456,678 ..</u> | <u>62,898 ..</u>             | <u>638,269</u> |

| 1903.                        | Society<br>Members. | Shares.<br>£    | Loans.<br>£         | Sales.<br>£          | Interest<br>on Capital.<br>£ | Profits.<br>£  |
|------------------------------|---------------------|-----------------|---------------------|----------------------|------------------------------|----------------|
| The English Wholesale .....  | 1,133 ..            | 1,043,030 ..    | 1,797,590 ..        | 19,333,142 ..        | 51,578 ..                    | 348,882        |
| The Scottish Wholesale ..... | 278 ..              | 305,487 ..      | 1,674,241 ..        | 6,395,487 ..         | 14,757 ..                    | 251,079        |
|                              |                     | <u>1,411 ..</u> | <u>3,471,831 ..</u> | <u>25,728,629 ..</u> | <u>66,335 ..</u>             | <u>602,961</u> |

### (a) PRODUCTIVE DEPARTMENTS OF THE ENGLISH WHOLESALE.

|                                       | 1902.<br>Supplies.<br>£ | 1903.<br>Supplies.<br>£ |                            | 1902.<br>Supplies.<br>£ | 1903.<br>Supplies.<br>£ |
|---------------------------------------|-------------------------|-------------------------|----------------------------|-------------------------|-------------------------|
| Boots, Shoes, &c. :—                  |                         |                         | Clothing :—                |                         |                         |
| Leicester .....                       | 359,530 ..              | 375,570                 | Leeds .....                | 53,295 ..               | 49,655                  |
| Heckmondwike ..                       | 67,964 ..               | 73,108                  | Broughton .....            | 42,716 ..               | 42,906                  |
| Rushden .....                         | 45,134 ..               | 59,497                  | Corn Milling :—            |                         |                         |
| Soap, Candles, &c. :—                 |                         |                         | Dunston-on-Tyne            | 664,193 ..              | 668,961                 |
| Irlam .....                           | 331,452 ..              | 379,789                 | Silvertown .....           | 327,436 ..              | 402,647                 |
| Biscuits, Sweetens, &c. :—            |                         |                         | Furniture Factory :—       |                         |                         |
| Crumpsall .....                       | 160,152 ..              | 164,902                 | Broughton .....            | 13,136 ..               | 12,302                  |
| Preserves, Pickles,<br>Sauces, &c. :— |                         |                         | Tobacco :—                 |                         |                         |
| Middleton .....                       | 233,014 ..              | 283,697                 | Manchester ....            | 320,864 ..              | 358,609                 |
| Lard, &c. :—                          |                         |                         | Printing and Stationery :— |                         |                         |
| West Hartlepool..                     | 172,675 ..              | 124,160                 | Manchester ....            | 81,069 ..               | 86,919                  |
| Woollens :—                           |                         |                         | Flannels :—                |                         |                         |
| Batley .....                          | 51,352 ..               | 48,871                  | Littleboro' .....          | 19,220 ..               | 18,639                  |
|                                       |                         |                         | Hosiery :—                 |                         |                         |
|                                       |                         |                         | Leicester .....            |                         | 32,382                  |



## (b) PRODUCTIVE DEPARTMENTS OF THE SCOTTISH WHOLESALE.

|                                       | 1902.<br>Supplies.<br>£ | 1903.<br>Supplies.<br>£ |                                      | 1902.<br>Supplies.<br>£ | 1903<br>Supplies.<br>£ |
|---------------------------------------|-------------------------|-------------------------|--------------------------------------|-------------------------|------------------------|
| Boots and Shoes ..                    | 242,728                 | .. 234,239              | Tobacco.....                         | 154,140                 | .. 157,920             |
| Ettrick Mills and<br>Clothing Factory | 143,622                 | .. 144,592              | Printing and Sta-<br>tionery .....   | 37,706                  | .. 41,750              |
| Cabinet and Brush                     | 58,114                  | .. 56,831               | Soap :—                              |                         |                        |
| Corn Milling :—                       |                         |                         | Grangemouth ..                       | 56,821                  | .. 51,010              |
| Chancelot and<br>Junction Mills..     | 547,752                 | .. 579,001              | Miscellaneous De-<br>partments ..... | 191,114                 | .. 189,183             |
| Preserves and Con-<br>fections .....  | 148,710                 | .. 173,095              |                                      |                         |                        |

## (c) THE BANKING DEPARTMENT OF THE ENGLISH WHOLESALE SOCIETY.

|            | Receipts.<br>£ |      | Payments.<br>£ |      | Profits.<br>£ |
|------------|----------------|------|----------------|------|---------------|
| 1902 ..... | 42,376,364     | .... | 42,268,675     | .... | 18,708        |
| 1903 ..... | 44,455,420     | .... | 44,633,635     | .... | 19,767        |

## (d) SHIPPING DEPARTMENT OF THE ENGLISH WHOLESALE SOCIETY.

|            | Vessels<br>owned. |      | Gross registered<br>tonnage. |      | Gross<br>earnings.<br>£ |      | Profit.<br>£ |
|------------|-------------------|------|------------------------------|------|-------------------------|------|--------------|
| 1902 ..... | 5                 | .... | 3,516                        | .... | 300,765                 | .... | 6,496        |
| 1903 ..... | 6                 | .... | 4,879                        | .... | 312,447                 | .... | 2,907        |

**3. THE DISTRIBUTIVE SOCIETIES.**

The number of retail or distributive societies does not materially alter, because, of late years, our efforts have been directed more especially towards the amalgamation and consolidation of co-operative interests, as, in our opinion, it is much to the advantage of co-operators in new districts, and also for the good of the movement generally, that all new efforts should, wherever possible, be taken in hand by one or other of the successful and well-established societies already existing in the district. Of course there are some districts where no co-operative society exists, and where there is no other society within reasonable distance; in such cases there is no alternative but to establish a new and separate society.

The distributive societies at the end of 1903 show results as follows :—

|            | Societies. |    | Members.  |    | Shares.    |    | Sales.     |    | Profits.  |
|------------|------------|----|-----------|----|------------|----|------------|----|-----------|
| 1903 ....  | 1,481      | .. | 1,987,768 | .. | 24,217,134 | .. | 57,512,917 | .. | 8,993,562 |
| 1902 ....  | 1,476      | .. | 1,893,176 | .. | 23,167,619 | .. | 55,319,262 | .. | 8,682,734 |
| Increase.. | 5          | .. | 94,592    | .. | 1,049,515  | .. | 2,193,655  | .. | 310,828   |



#### 4. CO-OPERATIVE PRODUCTION.

(See Appendix II., page 138.)

We have obtained the usual information from the productive societies in regard to their progress, and also from the two Wholesale Societies in respect to their various productive departments.

##### (a) SUMMARY OF RETURNS :—

|                             | Number<br>of<br>Societies. | Number<br>of<br>Emp'yes. | Capital<br>Employed. | Trade<br>during<br>Year. | Profit. | Loss. |
|-----------------------------|----------------------------|--------------------------|----------------------|--------------------------|---------|-------|
|                             |                            |                          | £                    | £                        | £       | £     |
| England and Wales .....1902 | 120                        | 6754                     | 999609               | 2381461                  | 131198  | 1792  |
| " " .....1903               | 125                        | 6521                     | 979688               | 2420258                  | 127809  | 4290  |
| Scotland " .....1902        | 19                         | 1712                     | 412559               | 616184                   | 72855   | ....  |
| " " .....1903               | 19                         | 1851                     | 461120               | 652793                   | 80450   | 66    |
| English Wholesale .....1902 | 1                          | 10385                    | 1045899              | 2943202                  | 80768   | ....  |
| " " .....1903               | 1                          | 11198                    | 1208290              | 3182614                  | 92756   | 2110  |
| Scottish Wholesale.....1902 | 1                          | 5265                     | 540900               | 1580713                  | 85315   | ....  |
| " " .....1903               | 1                          | 4713                     | 643315               | 1627624                  | 90697   | 2554  |
| Total.....1902              | 141                        | 24116                    | 2998967              | 7521560                  | 370196  | 1792  |
| " .....1903                 | 146                        | 24283                    | 3292413              | 7883289                  | 391712  | 9029  |

##### (b) SUMMARY OF INDUSTRIES CARRIED ON BY THE SOCIETIES.

|                               |                             | 1902.<br>£       | 1903.<br>£          |
|-------------------------------|-----------------------------|------------------|---------------------|
| Cotton, Linen, Silk, and Wool | { England .....             | 372,518          | .. 304,044          |
|                               | { Scotland .....            | 88,770           | .. 90,679           |
|                               | { Wholesale Societies ..... | 310,206          | .. 337,046          |
|                               |                             | <u>771,494</u>   | <u>.. 731,769</u>   |
| Boots, Shoes, and Leather ..  | { England .....             | 318,328          | .. 316,648          |
|                               | { Wholesale Societies ..... | 715,357          | .. 742,414          |
|                               |                             | <u>1,033,685</u> | <u>.. 1,059,062</u> |
| Metal and Hardware.....       | England.....                | 104,041          | .. 97,692           |
| Woodworking .....             | { England .....             | 38,657           | .. 35,504           |
|                               | { Wholesale Societies ..... | 71,250           | .. 69,133           |
|                               |                             | <u>109,907</u>   | <u>.. 104,637</u>   |
| Building and Quarrying ....   | { England .....             | 77,947           | .. 107,265          |
|                               | { Scotland.....             | 5,407            | .. 5,553            |
|                               |                             | <u>83,354</u>    | <u>.. 112,818</u>   |
| Printing and Bookbinding ..   | { England ... ..            | 109,310          | .. 114,654          |
|                               | { Scotland.....             | 15,331           | .. 14,659           |
|                               | { Wholesale Societies.....  | 118,776          | .. 128,668          |
|                               |                             | <u>243,417</u>   | <u>.. 257,981</u>   |

|                    |                             | 1902.<br>£       | 1903.<br>£          |
|--------------------|-----------------------------|------------------|---------------------|
| Corn Milling ..... | { England .....             | 1,294,913        | .. 1,373,155        |
|                    | { Wholesale Societies ..... | 1,539,382        | .. 1,650,609        |
|                    |                             | <u>2,834,295</u> | <u>.. 3,023,764</u> |
| Baking .....       | { England .....             | 13,161           | .. 15,947           |
|                    | { Scotland .....            | 506,676          | .. 541,902          |
|                    |                             | <u>519,837</u>   | <u>.. 557,849</u>   |
| Various .....      | { England .....             | 52,586           | .. 55,349           |
|                    | { Wholesale Societies ..... | 1,768,944        | .. 1,882,368        |
|                    |                             | <u>1,821,530</u> | <u>.. 1,937,717</u> |
| Total, 1903 .....  |                             | 7,883,289        |                     |
| „ 1902 .....       |                             | 7,521,560        |                     |
| Increase .....     |                             | <u>361,729</u>   |                     |

## (c) PRODUCTION BY DISTRIBUTIVE SOCIETIES.

Last year we made an effort to obtain some particulars as to the extent to which distributive societies carried on productive departments. We found some difficulty in arriving at anything like exact information on this point, owing to the fact that many societies do not keep a separate account in respect to each of their productive departments.

We obtained some particulars from 647 societies showing that they carried on various productive departments, whose total output amounted to £4,534,145 for the year 1902. Seeing that the societies found so much difficulty in getting out the details asked for, and that the returns themselves were far from complete, we have not troubled them to supply similar information this year, but we hope, another year, to extend our inquiry in this direction, by which time we trust that all societies will have so re-modelled their system of account keeping as to be able to show separately the extent and result of their productive works.

## (d) STATISTICAL RETURNS.

Full details of all the productive societies, and the Wholesale Societies' productive departments, will be found in the statistical portion of the report.

## (e) DIVISION OF PROFITS.

There will also be found in the appendix some particulars as to the methods adopted by the various productive societies in the division of their profits according to their rules.

## (f) NEW EFFORTS.

It may not be out of place here to call attention to one or two new elements in co-operative production which have come more into prominence during the last year, viz., the formation of the North Wales Quarries Limited, which is, in a great measure, the outcome of the very sympathetic resolution passed by the

Doncaster Congress. As the result of that resolution co-operative societies subscribed about £14,000 towards the establishment of these co-operative slate quarries, which are now being carried on profitably and employ nearly 300 men. The other is the establishment of a co-operative shirt factory at Sligo, in Ireland, which is carried on for the benefit of the workers, and appeals to the more fortunate co-operators of Great Britain for support in its trade.

Specimens of the productions of these and other societies may be seen in the Congress Exhibition.

## 5. CO-OPERATIVE FARMING.

(See Appendix III., page 143.)

As regards farming by co-operative societies, either as special farming societies or by retail or wholesale societies as part of their business, we have nothing new to report.

About the same number of societies as last year have land which they either own or rent, which is used by them for farming, for market gardening, and for accommodation for cattle and horses. We submit a summary of the returns we have received from the societies:—

### (a) FARMING BY WHOLESALE OR DISTRIBUTIVE SOCIETIES.

| Section.        | Acreage. | Capital. | Rent   | Profit | Loss. |
|-----------------|----------|----------|--------|--------|-------|
|                 |          | £        | £      | £      | £     |
| Midland.....    | 1,848    | 21,135   | 2,796  | 817    | 356   |
| Northern .....  | 2,766    | 68,083   | 3,232  | 1,510  | 919   |
| North-Western.. | 915      | 27,223   | 1,546  | 217    | 906   |
| Scottish .....  | 781      | 10,128   | 1,662  | 520    | 820   |
| Southern .....  | 774      | 20,042   | 728    | 48     | 1,224 |
| South-Western.. | 112      | 900      | 250    | 43     | ..    |
| Total .....     | 7,196    | 147,511  | 10,214 | 3,155  | 4,225 |

### (b) FARMING SOCIETIES.

| Section.      | Societies. | Acreage. | Capital. | Rent. | Profit | Loss |
|---------------|------------|----------|----------|-------|--------|------|
|               |            |          | £        | £     | £      | £    |
| Southern..... | 1          | 223      | 3,709    | ..    | 2      | .... |
| Western ..... | 1          | 252      | 1,129    | 157   | 83     | .... |
| Total .....   | 2          | 475      | 4,838    | 157   | 85     | ..   |

## 6. AGRICULTURAL SUPPLY AND DISTRIBUTION.

(See Appendix IV., page 145)

Although farming by co-operative societies does not make any advance there is a growing inclination on the part of farmers themselves towards the adoption of co-operative methods and ideas. This is shown in the increasing number of co-operative societies formed by groups of farmers for the purpose of supplying themselves with everything required in agricultural pursuits, and also with the object of providing a better means of disposing of their produce. Through the efforts of the Agricultural Organisation Society in London the farmers of this country are rapidly realising the advantages which co-operation can confer upon them. During the year negotiations have been in progress between the Agricultural Organisation Society and the Co-operative Wholesale Society, which it is hoped will lead to close relations being established between the Wholesale Society and the agricultural societies. A return, showing the number and position of the agricultural societies already formed, is submitted in the appendix.

*Resolution.*—"That this Congress notes with satisfaction the growth of co-operation amongst agriculturists, as evidenced by the numerous co-operative societies established during recent years for the purpose of supplying farmers and others with the machinery, implements, manures, seeds, &c., required in their business, and also for distributing their produce on a co-operative system. Believing it desirable that a close connection should be maintained between all branches of the co-operative movement in this country, the Congress pledges itself to assist in the development of co-operation in this direction by encouraging the Agricultural Organisation Society in its work, and by using its influence towards the establishment of mutual trading relations between the Co-operative Wholesale Societies and the agricultural societies."

## 7. AGRICULTURAL SMALL HOLDINGS.

Congress has at various times passed resolutions in favour of "the cultivation of land by small holders." The subject was discussed at the Peterborough Congress in 1898, and again at Liverpool, Cardiff, and Doncaster, in 1899, 1900, and 1903. In order to refresh the memory we quote the terms of the resolution passed at Cardiff:—

That this Congress desires that co-operators should not lose sight of the importance of co-operative principles and methods being applied to agriculture, in such a manner as to improve the conditions under which the agricultural worker has to labour and to live; and that, for this purpose, attention be drawn to the desirability of organising



workers on the land, in societies of small holders and cultivators, so as to enable them to obtain the utmost benefits to be derived from co-operation, both in their labour and in their responsibilities.

Nothing has resulted from the passing of these resolutions at previous Congresses, but we bring the subject before you again as one of urgent importance. In order to facilitate matters and to cause the subject to be better understood, we prevailed on Alderman Winfrey to write a short practical paper giving information as to what had really been achieved by the cultivators of small holdings on estates in Lincolnshire and Norfolk, where the idea had passed from the experimental to the practical stage. We requested the sectional boards and district associations to have Mr. Winfrey's paper discussed at their conferences in order that delegates to this Congress would be better prepared to consider its proposals.

The United Board suggested that the conferences should consider "the desirability of forming a 'Co-operative Landowning Society,' for the purpose of finding an outlet for surplus capital, and also with the object of utilising the land for cultivation by small holders working on a co-operative basis." We now submit the question for your consideration.

*Resolution.*—' That this Congress endorses the resolutions passed by previous Congresses in regard to 'Small Holdings,' and hereby authorises the United Board to prepare and submit to the societies a scheme for the establishment of a 'Co-operative Landowning Society,' with the object of buying land for the purpose of being *rented* in suitable plots to agricultural workers for cultivation by them and their families. Further, that the societies which already possess land suitable for cultivation be also urged to try the experiment of letting the same to 'small holders' at fair and reasonable rents. In either case the allotted acreage to be sufficient to enable the worker to live by the result of his labour on the land, and not to use it as supplementary to other employment."

## 8. SMALL SAVINGS, OR PENNY BANKS.

We are able this year to give some figures showing the extent to which societies give facilities to the children of members to accumulate savings through the medium of the penny bank. It would occupy too much space to give the particulars relating to each society in detail, but we give below a summary showing the number of societies in each section which carry on a penny bank department:—

| SECTION.            | No. of<br>Societies. | No. of<br>Depositors. | Amount of<br>Deposits. |
|---------------------|----------------------|-----------------------|------------------------|
|                     |                      |                       | £                      |
| Ireland.....        | 2                    | 424                   | 232                    |
| Midland .....       | 99                   | 104,816               | 141,015                |
| Northern.....       | 48                   | 33,774                | 58,107                 |
| North-Western ..... | 205                  | 264,614               | 480,951                |



| SECTION.            | No. of<br>Societies. | No. of<br>Depositors. | Amount of<br>Deposits.<br>£ |
|---------------------|----------------------|-----------------------|-----------------------------|
| Scottish .....      | 71 ..                | 70,849 ..             | 171,501                     |
| Southern.....       | 104 ..               | 58,739 ..             | 91,144                      |
| South-Western ..... | 27 ..                | 13,056 ..             | 27,498                      |
| Western .....       | 31 ..                | 24,614 ..             | 25,370                      |
|                     | 587 ..               | 570,886 ..            | 995,818                     |

*Resolution.*—"That the Congress expresses its appreciation of the fact that 587 societies are shown in the report as having 'Penny Banks,' and that deposits to the amount of £995,818 are now invested in them. Realising the importance of giving the utmost facilities to the children of members to invest their small savings, the Congress urges upon all societies which have not yet established a 'Penny Bank' department the desirability of doing so at the earliest opportunity."

## 9. CO-OPERATIVE INSURANCE.

### (a) GENERAL INSURANCE.

The thirty-sixth annual report of the Co-operative Insurance Society shows that during the year 1903 the number of society members was increased to 545, and the number of individual members was reduced to 81.

The following comparative statements relate (a) to the ordinary life, fidelity, and fire departments, and (b) to the industrial and special branches of the life department.

#### (a)

| Year     |                            | Ordinary Life. | Fidelity.  | Fire.      |
|----------|----------------------------|----------------|------------|------------|
| 1902.... | No. of risks insured ..... | 1,825 ..       | 2,570 ..   | 80,149     |
| 1903.... | " " .....                  | 2,066 ..       | 2,672 ..   | 86,600     |
|          |                            | £              | £          | £          |
| 1902.... | Sums assured.....          | 158,389 ..     | 277,181 .. | 18,043,211 |
| 1903.... | " " .....                  | 180,535 ..     | 290,483 .. | 19,326,737 |
| 1902.... | Premium income .....       | 7,545 ..       | 2,005 ..   | 23,141     |
| 1903.... | " " .....                  | 8,697 ..       | 2,063 ..   | 25,074     |
| 1902.... | Claims paid.....           | 2,018 ..       | 708 ..     | 18,179     |
| 1903.... | " " .....                  | 1,629 ..       | 81 ..      | 13,066     |

#### (b)

| Year.    | Weekly Premiums.    |                  | Monthly Premiums.   |                  | Quarterly, Half-yearly,<br>and Yearly Premiums |                 |
|----------|---------------------|------------------|---------------------|------------------|--|-----------------|
|          | No. of<br>Policies. | Sums<br>Assured. | No. of<br>Policies. | Sums<br>Assured. | No. of<br>Policies.                            | Sums<br>Assured |
| 1902.... | 237 ..              | £2,108           | 4,614 ..            | £48,713          | 7,687 ..                                       | £78,624         |
| 1903.... | 274 ..              | £2,897           | 5,175 ..            | £54,526          | 10,389 ..                                      | £107,028        |

The increase in the special branch in which the premiums are paid quarterly, half-yearly, and yearly, is much greater than in the industrial branch; and it is stated in the report that those policy holders in these branches who, in 1903, paid their premiums at longer intervals than weekly, saved in the aggregate £1,064 as compared with the cost of assurance by weekly premiums.

The committee have adopted a method of collective accident insurance for members of co-operative societies.

“For a uniform premium of one penny per member per annum, the Co-operative Insurance Society Limited will insure a uniform sum of £5 per member, payable in case of death from accident . . . .  
A society may have any multiple of £5 per member insured by paying a proportionate premium.”

#### (b) WORKMEN'S COMPENSATION ACT.

The advisability of undertaking workmen's compensation business has been considered from time to time by the committee of the Insurance Society, but the unsatisfactory state of the law, the absence of reliable statistics, and the low rates, due to excessive competition, which have forced some companies to discontinue this class of business, have combined to satisfy them that the time is not yet ripe for co-operative societies to undertake it. In the meantime, however, the society acts as agent for offices which transact this branch of business on reasonable terms.

#### COLLECTIVE LIFE ASSURANCE.

The Co-operative Insurance Society has introduced a method of assurance which will (1) enable the members of co-operative societies to save about 38 per cent in their payments for assurance at death, a saving which in the aggregate, when all distributive co-operative societies are thus assured, is likely to amount to £100,000 per annum; (2) enable co-operative societies to offer, as a special inducement to working people to enrol themselves as members, a sound assurance scheme under their own control, in place of unsound “pension” and “assurance” tea schemes offered by private traders; (3) encourage each member to purchase all he can from his own co-operative society.

The benefits are in proportion to the purchases by the members. Every additional £1 of average purchases secures an additional 4s. at death, the contribution to the Insurance Society being 1d. for each £1 of members' purchases.

A society adopting this method of collective assurance and paying a dividend of 2s. 5d., would pay the equivalent of a 2s. 6d. dividend, besides benefiting the members, by economy in life assurance, to the extent of nearly another half-penny per £1 of purchases.

The profit or loss will be ascertained at the end of each year. In the event of there being a surplus, it will be applied to provide for fluctuations of mortality and claims, and to increase the sums payable at death.

*Resolution.*—“That the Congress commends to the notice of societies the new scheme for ‘Collective Insurance,’ which has recently been established by the Co-operative Insurance Society.”

## 10. CO-OPERATIVE JOURNALS.

There has not been any increase in the number of journals and records published within the movement, but it is satisfactory to report that the circulation of the principal publications has increased.

### (a) CO-OPERATIVE NEWSPAPER SOCIETY.

|      |      | Average<br>Weekly<br>Sales. | No. of Societies<br>taking the "News." | Capital<br>£ | No. of<br>Shareholders. |
|------|------|-----------------------------|--|--------------|-------------------------|
| 1902 | .... | 63,494                      | 834                                    | 11,402       | 324                     |
| 1903 | .... | 65,340                      | 883                                    | 11,414       | 323                     |

### (b) MONTHLY AND OTHER PUBLICATIONS.

|  | No. of Societies<br>Supplied. | Monthly<br>Circulation. |
|--|-------------------------------|-------------------------|
| The Wheatsheaf .....   | 403                           | 250,000                 |
| †Scottish Co-operator .....                                  | —                             | 22,000                  |
| Labour Co-partnership .....                                  | —                             | 5,020                   |
| Educational Association (Northern Sec-<br>tion) Record ..... | 4                             | 6,000                   |
| District Records:—   |                               |                         |
| †Kettering .....   | 14                            | 6,270                   |
| Leicester .....  | 18                            | 3,500                   |
| Nottingham .....   | 16                            | 625                     |
| Records published by Societies:—                             |                               |                         |
| Ashton-under-Lyne .....                                      |                               | 2,000                   |
| Blackpool .....  |                               | 2,500                   |
| Bolton .....   |                               | 14,000                  |
| Burnley .....  |                               | 6,000                   |
| †Bury .....  |                               | 10,000                  |
| Cainscross and Ebley .....                                   |                               | 2,400                   |
| Chorley .....  |                               | 1,500                   |
| Coventry .....   |                               | 2,000                   |
| Derby .....  |                               | 6,000                   |
| Eccles .....   |                               | 5,000                   |
| Failsworth .....   |                               | 4,000                   |
| Gloucester .....   |                               | 1,500                   |
| †Keighley .....  |                               | 5,000                   |
| Lancaster and Skerton .....                                  |                               | 2,000                   |
| Leeds .....  |                               | 16,000                  |
| Leicester .....  |                               | 7,000                   |
| Leigh .....  |                               | 5,500                   |
| Lenton and Nottingham .....                                  |                               | 4,000                   |
| †Lincoln .....   |                               | 7,000                   |
| Manchester and Salford .....                                 |                               | 7,000                   |
| *Middlesbrough .....   |                               | 10,000                  |
| Norwich .....  |                               | 4,000                   |
| Oldham Industrial .....                                      |                               | 8,000                   |
| Pendleton .....  |                               | 8,000                   |
| Perth (City of) .....  |                               | 3,500                   |
| Plymouth .....   |                               | 10,000                  |
| Preston .....  |                               | 8,000                   |

\* Issued every two months. † Issued quarterly. ‡ Issued weekly.

| Records published by Societies:— |  | Monthly Circulation. |
|----------------------------------|--|----------------------|
| †Radcliffe and Pilkington.....   |  | 4,500                |
| Reading .....                    |  | 5,000                |
| Stratford .....                  |  | 3,000                |
| Woolwich .....                   |  | 8,000                |
| Workington Beehive .....         |  | 240                  |
| „ Industrial .....               |  | 750                  |
| Total .....                      |  | 476,805              |

† Issued quarterly.

## 11. SOCIETIES REGISTERED IN 1903.

(See Appendix V., page 147.)

The Industrial and Provident Societies Act is now used for the registration of societies for such a variety of objects that it has become a difficult matter to distinguish between what is “Co-operative” and what is not. We give in the appendix a complete list of all the societies registered under the Act during 1903, but many of these are of a kind which could not very well be classified for inclusion in our returns.

The following is a summary of the societies registered during 1903:—

|                     | No. of Societies. | Distributive. | Productive. | Agricultural and Dairy. | Special. |
|---------------------|-------------------|---------------|-------------|-------------------------|----------|
| England & Wales ... | 120               | 30            | 16          | 16                      | 58       |
| Scotland .....      | 10                | 2             | 2           | 1                       | 5        |
| Ireland .....       | 96                | 3             | —           | 69                      | 24       |

## 12. SOCIETIES DISSOLVED OR AMALGAMATED IN 1903.

(See Appendix VI., page 158.)

In a movement like our own, where enthusiasm often outruns discretion, and where over-confidence sometimes breeds disaster, we have usually to chronicle a certain number of failures. We give in the appendix a list of those societies which have from one cause or another gone out of existence in 1903. Some of these societies have failed through absolutely bad management and an utter disregard of their responsibilities by the committees. Others, however, have had their names removed from the register not as the result of failure, but from a wise decision on their part to amalgamate with neighbouring societies, and thus strengthen the position of the movement in their respective localities.

|                   | No. of Societies Dissolved. | No. of Societies Amalgamated. | Distributive. | Productive. | Agricultural and Dairy. | Special. |
|-------------------|-----------------------------|-------------------------------|---------------|-------------|-------------------------|----------|
| England & Wales.. | 53                          | 2                             | 26            | 10          | 4                       | 15       |
| Scotland....      | 8                           | 2                             | 8             | —           | —                       | 2        |
| Ireland .....     | 6                           | —                             | —             | 1           | 2                       | 3        |



### 13. THE REGISTRAR'S RETURNS.

(See Appendix VII., page 162.)

#### (a) RETURNS FROM SOCIETIES.

In contrast with our own statistical returns, which only include such of the societies registered under the Act as are considered to be "co-operative" in their constitution, together with a few which, although registered as "companies," are members of our Co-operative Union, we submit, as last year, a summary of the Registrar's returns for 1902, including all the societies, of whatever kind, which have been registered under the Act of 1893, shown by their country and county. It will be seen that the number of societies registered is considerably in excess of the number included in our own returns.

#### (b) CREDIT TRADING.

The returns of the Registrar again show that credit trading has a firm hold on the movement, notwithstanding all our professions to the contrary. The fact is, the societies are becoming too commercial and too anxious for big returns, and in consequence the ideals of the movement suffer. We suggest that it is time that steps be taken to check this flagrant departure from the first principles of the movement. Credit trading is practised by our principal societies; it is not surprising that the smaller societies try to follow their example. We have been asked on several occasions to draw up rules sanctioning credit trading, so as to make it easy and legal for societies to carry on this business, but we have invariably declined to assist in this departure from co-operative principles.

The following is a summary of the Registrar's returns in regard to credit trading:—

|                         | Giving<br>Credit. | Not Giving<br>Credit. |
|-------------------------|-------------------|-----------------------|
| England and Wales ..... | 969               | 376                   |
| Scotland .....          | 261               | 49                    |
| Ireland ... ..          | 171               | 82                    |

Naturally, in studying these figures, allowance must be made for the societies which carry on business as manufacturers, and which, of course, have to give credit to their customers like other manufacturers, but this does not hide the fact that a large number of distributive societies give credit, and that this is done mostly for the convenience of people who could afford to pay cash, whilst the poorer members, who have little to spend, are compelled to pay cash for all they purchase.

*Resolution.*—"That this Congress desires once again to place on record its emphatic condemnation of the system of credit trading, which appears to be growing in the movement, and calls upon all societies to use their utmost efforts to abolish the credit system and to substitute cash payments for all goods sold in their shops."



## INTERNAL ORGANISATION.

### 14. SOCIETIES MEMBERS OF THE UNION.

The following societies have been added to the membership of the Union during the year:—

*Ireland*: Lissarda Dairy, and Sligo Manufacturing.

*Midland Section*: Codnor Park and Selston Baking, Derby Printers, Derby Umbrella Makers, Leicester Carriage Builders, Long Eaton Printing, Midland Locksmiths (Willenhall), Morning Star Sundries (Leicester), Southwell, Stratford-on-Avon, and Warsop Vale.

*Northern Section*: Belsay.

*North-Western Section*: Allerton, Colwyn Bay, Eagley, Ffynnon Groyw, Grange-over-Sands, Hoylake and West Kirby, Llanrug, Market Weighton, North Wales Quarries, Oxcroft, Park Lane, Pocklington, Ribchester, Shawforth, Uppertown, and Water.

*Scottish Section*: Bonnyrigg, Douglas Water, Fergushill, Haddington, Muirkirk, Scottish Guild of Handicraft (Glasgow), and Troon.

*Southern Section*: Berkhamsted Agricultural, Chesham Boot and Shoe Clacton, Croxley, Garden City Press (Hitchin). Co-operative Permanent Building, Ealing Tenants, Mosaic Workers (London), Margate, Olney, Royston, St. Albans, and Willingham.

*South-Western Section*: Bodmin, Chard, Honiton, Kingswear and Dartmouth, Penzance, St. Austell, St. Blazey, and Sidmouth.

*Western Section*: Burry Port, Gorseinon, and Kemble.

The following table shows the percentage of societies in each section which are members of the Union:—

| Section.        | Total No.<br>of Societies. | Members of<br>Union. | Non-Members<br>of Union. | Per Cent.<br>Members<br>of Union<br>1903 | 1904. |
|-----------------|----------------------------|----------------------|--------------------------|--|-------|
| *Ireland .....  | 24                         | 10                   | 14                       | —  |       |
| Midland.....    | 272                        | 190                  | 82                       | 68·6                                     | 70·2  |
| Northern .....  | 152                        | 132                  | 20                       | 89·3                                     | 86·8  |
| North-Western.. | 509                        | 377                  | 132                      | 71·5                                     | 74·0  |
| Scottish.....   | 302                        | 191                  | 111                      | 59·6                                     | 63·0  |
| Southern .....  | 256                        | 192                  | 64                       | 75·7                                     | 75·0  |
| South-Western.. | 75                         | 50                   | 25                       | 64·1                                     | 66·6  |
| Western.....    | 111                        | 64                   | 47                       | 61·5                                     | 57·6  |
|                 | 1701                       | 1206                 | 495                      |  |       |

\* Distributive only.

Societies members of the Union in 1904 ..... 1,206

Societies members of the Union in 1903 ..... 1,169

Increase..... 37

## SUMMARY OF MEMBERSHIP.

|                           | No. of<br>Societies. | Per<br>Cent.     | Membership of<br>Societies. | Per<br>Cent. |
|---------------------------|----------------------|------------------|-----------------------------|--------------|
| Members of Union . . .    | 1206                 | 70.9             | 1,936,600                   | 91.5         |
| Non-members of Union ..   | 495                  | 29.1             | 179,527                     | 8.5          |
| Total number of societies | 1701                 | Total membership | 2,116,127                   |              |

The undermentioned societies have been removed from the list of members :—

*Ireland* : None.

*Midland Section* : Leicester Hosiery (taken over by C.W.S.), Associated Beverage Manufacturers, Eastwood (taken over by Langley Mill Society).

*Northern Section* : Upperby and Warwick Bridge.

*North-Western Section* : Baildon.

*Scottish Section* : Greenock Industrial (amalgamated), Hamilton, Chapel Street (amalgamated), Labour Literature (Glasgow), and Scotstoun and Whiteinch (amalgamated).

*Southern Section* : Canterbury. British Bone Brush (London), South London General, Margate, Studham, and Swanbourne.

*South-Western Section* : Plymouth House Painters (wound up).

*Western Section* : Coln St. Aldwyns.

## 15. THE UNITED BOARD.

The following were appointed by their respective sections to represent them on the United Board for the Congress year :—

| Section.           | Representatives.                                       |
|--------------------|--|
| Midland . . . . .  | Messrs. S. Butler and D. McInnes.                      |
| Northern . . . . . | Messrs. F. A. Ciappessoni and W. Scott.                |
| North-Western . .  | Messrs. S. Fairbrother, J. Johnston, and J. T. Taylor. |
| Scottish . . . . . | Messrs. J. Deans and M. Neil.                          |
| Southern . . . . . | Miss Spooner and Mr. H. J. May.                        |
| South-Western ..   | Mr. T. Gidley.   |
| Western . . . . .  | Mr. R. Warne.  |

The Board has held meetings as under, viz. :—September 18th and December 18th, 1903, and on March 18th, 1904.

Miss Spooner was elected to preside over the United Board for the year.

## 16. THE OFFICE COMMITTEE.

The sectional boards appointed the following members of the United Board to represent them on the Office Committee :—

| Section.            | Representatives.                         |
|---------------------|--|
| Midland .....       | Mr. D. M'Innes.                          |
| Northern .....      | Mr. F. A. Ciappessoni.                   |
| North-Western ..... | Messrs. S. Fairbrother and J. T. Taylor. |
| Scottish .....      | Mr. J. Deans.                            |
| Southern .....      | Miss Spooner.                            |
| South-Western ..... | Mr. T. Gidley.                           |
| Western .....       | Mr. R. Warne.                            |

Miss Spooner also presided over the meetings of the Office Committee.

A Sub-Office and Finance Committee, consisting of Messrs. M'Innes, Deans, Fairbrother, and Taylor, was appointed to deal with matters of finance and also to act in matters of emergency.

## 17. THE COMMITTEES OF THE UNION.

The following is a list of the various committees which have been in existence during the past year :—

- (a) Committee on Education.
- (b) Committee on Production.
- (c) International and Foreign Inquiry Committee.
- (d) Joint Propaganda Committee.
- (e) Joint Committee of Trade Unionists and Co-operators.
- (f) Joint Parliamentary Committee.
- (g) Exhibitions Committee.
- (h) Co-operative Defence Committee.

## REPORTS OF COMMITTEES.

### 18. THE COMMITTEE ON EDUCATION.

The Committee on Education for the past Congress year has consisted of the following members, viz.:—

| Section.            | Representative.                   |
|---------------------|-----------------------------------|
| Midland.....        | Mr. J. Potter.                    |
| Northern .....      | Mr. W. R. Rae.                    |
| North-Western ..... | Messrs. E. Booth and J. Thompson. |
| Scottish .....      | Mr. W. Allan.                     |
| Southern .....      | Mrs. Abbott.                      |
| South-Western ..... | Mr. A. Bullock.                   |
| Western .....       | Mr. J. Price.                     |

Representing the Women's

Co-operative Guild..... Mrs. Bury.

## Representing Educational Committees' Associations:

|                     |   |
|---------------------|---|
| Midland....         | Mr. C. L. Deucher.                            |
| Northern .....      | Mr. A. Armstrong.                             |
| North-Western ..... | Mr. T. Bleasdale and Rev. E. F. Forrest, M.A. |
| Southern ....       | Mr. W. H. Berry.                              |

Messrs. W. R. Rae and C. E. Wood were re-appointed Chairman and Secretary respectively.

A Sub-Committee was appointed, consisting of the following members:— Messrs. W. R. Rae (chairman), W. H. Berry, E. Booth, E. F. Forrest, and the Secretary.

## REPORT OF COMMITTEE.

Four meetings of the full Committee have been held during the Congress year, and five meetings of the Sub-Committee.

The first meeting of this Committee was largely taken up with dealing with grants, prizes, scholarships, and certificates gained in the examinations of the various classes for the previous session. We give below the particulars submitted.

## (a) CERTIFICATES GAINED.

|                          | Advanced, Elementary. Preliminary. |     |     |  |
|--------------------------|------------------------------------|-----|-----|--|
| Co-operation.....        | 31                                 | 43  | 23  |  |
| Industrial History ..... | 46                                 | 13  | 2   |  |
| Citizenship .....        | —                                  | 17  | 14  |  |
| Bookkeeping.....         | 57                                 | 129 | 87  |  |
|                          | 134                                | 202 | 126 |  |

## Summary of the results for the years 1902 and 1903:—

|                   | Book-keeping. | Co-operation. | Industrial History. | Citizenship. | Co-op. Official. | Auditing. |
|-------------------|---------------|---------------|---------------------|--------------|------------------|-----------|
| 1903 .....        | 273           | 97            | 61                  | 31           | 1                | 15        |
| 1902 .....        | 325           | 71            | 55                  | 32           | No exam.         | 8         |
| Increase ....     | —             | 26            | 6                   | —            | 1                | 7         |
| Decrease ....     | 52            | —             | —                   | 1            | —                | —         |
| Total, 1903 ..... |               |               |                     |              | 478              |           |
| „ 1902 .....      |               |               |                     |              | 491              |           |
| Decrease .....    |               |               |                     |              | 13               |           |

## (b) GRANTS AND PRIZES AWARDED.

|              | 1903. |    |    | 1902. |    |    |
|--------------|-------|----|----|-------|----|----|
|              | £     | s. | d. | £     | s. | d. |
| Grants ..... | 41    | 12 | 6  | 91    | 0  | 0  |
| Prizes.....  | 9     | 2  | 6  | 17    | 5  | 0  |
|              | £50   | 15 | 0  | £108  | 5  | 0  |

Decrease for the year 1903, £57. 10s.

The decrease was due mainly to the new regulation coming into operation with respect to the non-payment of grants and prizes in the preliminary and elementary stages of "Bookkeeping," and which, in future, will be abolished altogether in this subject.

(c) SCHOLARSHIPS.

The eight scholarships, value £2. 10s. each, to enable the winners to attend the Oxford Summer Meeting of University Students, had been awarded to the following students:—

| Subject.                 | Names.              | Class.                      |
|--------------------------|---------------------|-----------------------------|
| Co-operation .....       | T. Dawe .....       | Plymouth.                   |
| " .....                  | W. Clayton .....    | Consett.                    |
| " .....                  | E. J. Lethbridge .. | Plymouth.                   |
| Industrial History ..... | R. Whittaker ....   | Colne.                      |
| " .....                  | Miss G. Balmforth . | Huddersfield.               |
| Citizenship .....        | Miss J. Elliot .... | Brotherhood Trust (London). |
| Bookkeeping .....        | J. D. Littlejohn .. | Edinburgh—St. Cuthbert's.   |
| " .....                  | S. Morrell .....    | Derby.                      |

REPORT FOR PRESENT SESSION.

(a) CLASS WORK.

We have pleasure in submitting the following report in regard to the class work organised by the Committee during the session of 1903-4. Our junior class work has been revised, a new text book entitled "Our Story" has been prepared at the request of the Committee by Miss Nicholson (of Preston), one written examination has been done away with and an oral one instituted in its place, the grants paid on the success of the juniors have been increased, and we trust this branch of our work has now been placed on a sound basis.

In connection with the senior classes in the subject of "Co-operation," we have had in operation during the session a tentative scheme embracing, in addition to the subject of "Co-operation," the subjects of "Industrial History" and "Citizenship," which we believed would be for the advantage of the student and the teacher. In some quarters the new plan was received very favourably, but in other quarters it was much criticised, and therefore the Committee decided that societies forming classes should have the option of either working under the old regulations or adopting the new scheme. The classes in the subjects of "Industrial History" and "Citizenship" have been continued as heretofore. To give the teachers an opportunity of expressing their opinions on the re-arranged plan, we convened a conference at Derby, on Saturday, October 17th, 1903, which was attended by about fifty delegates. A good discussion ensued on the paper prepared by our chairman (Mr. Rae), some approving and others disapproving of the new plan.

As a result of further consideration, we have decided to withdraw the new scheme for next session, and have substituted in its place one prepared, at the request of the committee, by Miss J. P. Madams (London), full particulars of which will be found in the new "Educational Programme." We have decided that all



societies forming classes next session in the subject of "Co-operation" must work in accordance with the syllabus laid down under the altered conditions, and they will not have the option of working under the old regulations as was allowed this session.

In the meantime, pending further consideration, classes in the subjects of "Industrial History" and "Citizenship" will be held under the old conditions, but the Committee hope, during the Congress year, to re-arrange the class work in these two subjects on lines somewhat similar to that now arranged in the subject of "Co-operation."

A new text book has been prepared, entitled "Industrial Co-operation," under the supervision of the Southern Educational Association, which we believe will not only be most acceptable to teachers and students, but to co-operators throughout the kingdom.

In regard to the classes held in the subject of "Bookkeeping," we have also in course of preparation a new text book on this subject. The work is being prepared by Mr. Alfred Wood, A.C.A. (Honours), of Manchester, and we hope to publish the same towards the latter part of August next. The syllabus of work has also been rearranged on a somewhat new plan, the needs of the movement being one of the chief considerations.

The object of the Committee has been to improve generally the class work carried on under the auspices of the Union, and up to the present there has been accomplished—

- (1) Revised scheme of junior co-operative work and adoption of new class book.
- (2) Re-arrangement of co-operative class work in the subject of "Co-operation" for seniors, and new text book.
- (3) New scheme of class work in the subject of "Co-operative Book-keeping," and text book (in course of preparation).
- (4) Classes or "Reading Circles," without examinations, in the subject of "Co-operation," to commence next session.

We hope to complete a revised scheme of class work in the subjects of "Industrial History" and "Citizenship" during next session, and then it is earnestly hoped the class work of the Union will be more largely taken up by societies in the general interests of the movement.

We append herewith the particulars relating to the various classes for the past session, viz. :—

#### JUNIORS' CLASSES.

The number of classes held has been 97 by 45 societies, and the number of children examined in the "written" examinations was 1,195, whilst the number of juniors present at the "oral" examinations was 1,124.

The certificates issued have been as follows :—

|                     | Certificates of<br>Merit. | Certificates of<br>Attendance. |
|---------------------|---------------------------|--------------------------------|
| Session 1903-4..... | 979                       | 1709                           |
| „ 1902-3.....       | 1093                      | 1455                           |
| Decrease.....       | 114                       | Increase.. 254                 |

In connection with the re-examination in the "written" section, we have to report that 69 papers have been sent in.

Mrs. Fewins (Plymouth) has kindly acted as examiner, and also prepared the test questions for the examination.

#### SENIOR CLASSES.

| Session.                   | Co-OPERATION. |                 | Industrial |      | Citizenship. |  | Book-keeping. |
|----------------------------|---------------|-----------------|------------|------|--------------|--|---------------|
|                            | New Scheme.   | Old Conditions. | History.   |      |              |  |               |
| 1903-4 ....                | 8 ..          | 7 ..            | 7 ..       | 2 .. | 42           |  |               |
| 1902-3 ....                | — ..          | 10 ..           | 10 ..      | 6 .. | 34           |  |               |
| Increase ..                | 8 ..          | — ..            | — ..       | — .. | 8            |  |               |
| Decrease ..                | — ..          | 3 ..            | 3 ..       | 4 .. | —            |  |               |
| Total Session 1903-4 ..... |               |                 |            |      | 66 Students. |  |               |
| " " 1902-3 .....           |               |                 |            |      | 60 "         |  |               |
| Increase .....             |               |                 |            |      | 6            |  |               |

#### STUDENTS ENROLLED.

| Session.        | Co-OPERATION. |                 | Industrial |        | Citizenship.    |               | Book-keeping. |
|-----------------|---------------|-----------------|------------|--------|-----------------|---------------|---------------|
|                 | New Scheme.   | Old Conditions. | History.   |        |                 |               |               |
| 1903-4 ..       | 128 ..        | 106 ..          | 169 ..     | 76 ..  | 1326            |               |               |
| 1902-3 ..       | — ..          | 188 ..          | 217 ..     | 104 .. | 1155            |               |               |
| Increase ..     | 128 ..        | — ..            | — ..       | — ..   | 171             |               |               |
| Decrease ..     | — ..          | 82 ..           | 48 ..      | 28 ..  | —               |               |               |
| Session 1903-4. |               |                 |            |        | Session 1902-3. |               |               |
| Males .....     |               |                 |            |        | 1517            | Males .....   | 1237          |
| Females .....   |               |                 |            |        | 288             | Females ..... | 427           |
| 1805            |               |                 |            |        |                 |               | 1664          |

The increase over the previous session is 141 students.

#### EXAMINATIONS.

The various examinations were held as under, viz:—

| Subject.                          | Date.  |
|-----------------------------------|--|
| Junior Examinations .....         | On the class night during the first week of March. |
| Co-operative Officials .....      | Wednesday and Thursday, March 9th and 10th.        |
| Bookkeeping .....                 | Wednesday, March 16th.                             |
| Blandford Scholarships .....      | Thursday, March 17th.                              |
| Citizenship .....                 | Monday, March 21st.                                |
| Industrial History .....          | Tuesday, March 22nd.                               |
| Auditing .....                    | Tuesday, March 22nd.                               |
| Co-operation .....                | Wednesday, March 23rd.                             |
| Bookkeeping - Teachers (Scotland) | Wednesday, March 23rd.                             |
| Honours .....                     | Wednesday, March 30th.                             |

The examiners appointed were as follows :—

| Subject                                | Examiner.                               |
|--|---|
| "Co-operation" (new scheme).....       | Mr. L. L. PRICE, M.A.<br>(Oxford).      |
| " " (under old conditions) ....        |   |
| "Industrial History" .....             |   |
| "Citizenship" .....                    |   |
| "Honours" .....                        | Messrs. APPLEBY & WOOD<br>(Manchester). |
| "Bookkeeping" (England and Wales) .... |   |
| "Auditing" .....                       |   |
| "Bookkeeping" (Scotland) .....         |   |
|  | Mr. R. MACINTOSH (Glasgow).             |

#### TEACHERS' BOOKKEEPING CLASS.

The class for the training of teachers in the subject of "Bookkeeping" has again been held under the auspices of the Scottish Section of the Co-operative Union, and we have undertaken the examination of the students. The examination was held on Wednesday, March 23rd, and Mr. R. Macintosh kindly officiated as examiner

The number of candidates who entered for the examination was 19, and the number of papers returned was 16.

#### STUDENTS FOR EXAMINATION.

The number of students who entered for the various examinations, compared with the previous session, is as follows :—

|                | CO-OPERATION. |                 | Industrial |       | Citizenship. |      | Book-    | Co-operative |  | Auditing. |
|----------------|---------------|-----------------|------------|-------|--------------|------|----------|--------------|--|-----------|
|                | New Scheme.   | Old Conditions. | History.   |       |              |      | keeping. | Officials    |  |           |
| 1904 .....     | 73            | .. 94           | .. 109     | .. 56 | .. 916       | .. 1 | .. 24    |              |  |           |
| 1903 .....     | —             | .. 138          | .. 155     | .. 82 | .. 734       | .. 1 | .. 38    |              |  |           |
| Increase ..    | 73            | .. —            | .. —       | .. —  | .. 182       | .. — | .. —     |              |  |           |
| Decrease ..    | —             | .. 44           | .. 46      | .. 26 | .. —         | .. — | .. 14    |              |  |           |
| Total, 1904 .. | 1273          |                 |            |       |              |      |          |              |  |           |
| " 1903 .....   | 1148          |                 |            |       |              |      |          |              |  |           |
| Increase ....  | 125 Students. |                 |            |       |              |      |          |              |  |           |

The papers returned were as follows :—

|                   | CO-OPERATION. |                 | Industrial |       | Citizenship. |      | Book-    | Co-operative |  | Auditing. |
|-------------------|---------------|-----------------|------------|-------|--------------|------|----------|--------------|--|-----------|
|                   | New Scheme.   | Old Conditions. | History.   |       |              |      | keeping. | Officials    |  |           |
| 1904 ..           | 59            | .. 68           | .. 59      | .. 36 | .. 703       | .. 1 | .. 19    |              |  |           |
| 1903 ..           | —             | .. 101          | .. 68      | .. 34 | .. 515       | .. 1 | .. 31    |              |  |           |
| Increase 59       | .. —          | .. —            | .. —       | .. 2  | .. 188       | .. — | .. —     |              |  |           |
| Decrease —        | .. 33         | .. 9            | .. —       | .. —  | .. —         | .. — | .. —     |              |  |           |
| Total, 1904 ..... | 945           |                 |            |       |              |      |          |              |  |           |
| " 1903 .....      | 750           |                 |            |       |              |      |          |              |  |           |
| Increase .....    | 195 Papers.   |                 |            |       |              |      |          |              |  |           |

## EXAMINATION IN AUDITING.

We have decided that until the year 1907 the regulation that candidates shall have obtained the "Co-operative Officials'" certificate before being eligible to sit for the "Auditing" examination shall not come into operation, but that the "Auditing" paper shall contain questions in the subject of "Co-operation," in order to test candidates in their knowledge of the movement.

We believe this concession will be welcomed by many candidates who are desirous of obtaining our auditing certificate, and we hope in the meantime the examination for "Co-operative Officials" will become more popular, and that a large number of candidates will sit for this certificate.

## REGISTER OF AUDITORS.

We were requested by one of the sectional boards during the year to compile a register of auditors who have been engaged not less than five years continuously in auditing the accounts of co-operative societies. We agreed to the request, but made it a condition that the sectional boards concerned should decide as to the names of candidates to be included in such list. However, we are informed that the publication of such a list does not come within the scope of our work, and therefore cannot be issued by this Committee.

We have, however, decided that such candidates as have been auditing the accounts of a co-operative society continuously for five years will be allowed to sit for the "Auditing" examination without previously obtaining our "Book-keeping" certificate. We trust that a large number will take advantage of this offer, and, if successful, their names will be included in the "certificated" list of auditors published in our annual "Programme."

## JOINT EXAMINATION WORK.

We regret that no class has yet been examined under the auspices of the Oxford University Extension Delegacy. We have on our list ten teachers qualified to teach such classes. In connection with this we also regret that, owing to a lack of candidates, a teachers' examination for the purpose of qualifying teachers was not held, as arranged, in July last.

## TRAINING OF CO-OPERATIVE TEACHERS.

With the authority of the United Board we have been in communication with the various sectional boards during the year with a proposal to establish in each section a special class for the training of teachers to teach classes in the subject of "Co-operation."

The United Board sanctioned an expenditure up to £10 in each section for this purpose. We have to report that the proposal was adopted by two sections, viz., Southern and South-Western. The number of candidates enrolled in the Southern Section class was 21, and in the class held in the South-Western Section 7. The examination of such classes has been undertaken by the sectional boards concerned.



## BLANDFORD TRAVELLING SCHOLARSHIPS.

Eight candidates competed for the two prizes, value £10 each, given in connection with these scholarships, and the two winners are J. A. Matthews (Lincoln) and H. A. Rowe (Plymouth).

## LANTERN WORK.

During the year we have had under consideration the desirability of re-organising our lantern work, and bringing the slides, &c., more up to date. The work entailed in the re-arrangement of our class work has, however, taken up more time than we anticipated. We hope to do something in this matter during the coming session. The Co-operative Union possesses six lanterns, which are stationed at different centres.

The demand for slides during the past session has been as follows:—

|                                  | Applications. | Slides Issued. |
|----------------------------------|---------------|----------------|
| Central Office, Manchester ..... | 175           | 11,570         |
| Northern Section .....           | 12            | 2,000          |
| Scottish Section .....           | 5             | 700            |
| Southern Section.....            | 153           | 13,000         |
| South-Western Section .....      | 6             | 660            |
| Totals.....                      | 351           | 27,930         |

## "CITIZEN" SUBJECTS.

The special "Citizen" subjects, which we brought before the notice of co-operators for consideration during the year, were "Co-operation and the Poor," "Municipalisation," and the "Temperance Problem." We included in our "Educational Programme" a list of books and pamphlets dealing with these three important questions.

## LECTURES LIST.

We again published in our "Programme" a list of lecturers and the titles of about 300 lectures, and we hope the publication of the list has been found useful by educational committees when making their lecture engagements.

## CONFERENCES.

We have been in communication with the district associations (in England and Wales) during the year, and offered the services of the members of this Committee for the purpose of giving addresses at conferences on "Co-operative Education."

The following conferences have been attended:—

| District.                     | Representative.          |
|-------------------------------|--------------------------|
| Cheshire and North Wales..... | Mr. J. Thompson.         |
| Lincoln .....                 | Mr. J. Potter.           |
| North-East Lancashire .....   | Rev. E. F. Forrest, M.A. |

In view of the fact that our chairman will read a special paper on "Educational Funds" at the Congress, we do not propose to hold our usual Monday evening meeting at Congress, but leave the evening to be utilised for the celebra-



tion of the "coming of age" of the Women's Co-operative Guild, to the members of which we offer our heartiest congratulations and best wishes for still greater triumphs in the future.

#### NATIONAL UNION OF TEACHERS.

Mrs. Abbott has attended on our behalf the annual conference of the National Union of Teachers, held at Portsmouth during Easter week.

#### EDUCATIONAL COMMITTEES' ASSOCIATIONS.

We are pleased to report that the Midland, Northern, North-Western, and Southern Educational Associations and the Women's Co-operative Guild have been represented on this Committee during the past year. Two educational associations are still without representation, viz., the Scottish and South-Western. Reports of the work done by the above-named bodies will be found in their respective places in the reports of the different sections of the movement.

#### CONCLUSION.

In concluding this report, we again desire to impress on all societies the importance of promoting and strengthening educational work, so essential to the true development of the movement, and to further reiterate the desirability of *each* society having an educational department in connection with its operations, to which at least  $2\frac{1}{2}$  per cent of the net profits should be devoted. The growth of co-operators in numbers has now become almost automatic, and it is desirable that educational committees should more and more concentrate their efforts on the making of *better* co-operators out of the material already to hand. With this end in view we strongly urge them, wherever possible, to organise classes in "Co-operation," "Industrial History," and "Citizenship," and to look upon these classes as having the first call on the funds. During the year 1903, the sum of £78,499 was devoted to educational purposes, against the sum of £73,608 for the previous year.

W. R. RAE, Chairman.

C. E. WOOD, Secretary.

## 19. COMMITTEE ON PRODUCTION.

#### REPORT OF COMMITTEE.

The various sectional boards at their first meeting after Congress, elected the following gentlemen to represent them on this committee for the ensuing year, viz:—

| Section.            | Representatives.                          |
|---------------------|---|
| Midland .....       | Mr. G. Woodhouse.                         |
| Northern .....      | Mr. T Adams.                              |
| North-Western ..... | Messrs. S. R. Foster and<br>J. Greenwood. |
| Scottish .....      | Mr. James Allan.                          |

| Section.            | Representatives. |
|---------------------|------------------|
| Southern .....      | Mr. M. H. Clear. |
| South-Western ..... | Mr. C. Vaughan.  |
| Western .....       | Mr. A. Steel.    |

Four meetings have been held during the year, viz., one at Bethesda, on August 8th, and three at Manchester, on October 31st, January 30th, and April 9th. At the first meeting held, Mr. S. R. Foster was appointed chairman, and Mr. T. Horrocks was re-appointed secretary to the committee.

As in previous years, the principal work of the committee has consisted in the giving of advice in regard to the formation of new societies, and also in rendering assistance to those societies which have through various causes found themselves in difficulties. As a result of the appeal made in our last report asking for a closer connection between the productive societies and this committee, we find that the societies have readily acceded to our desires in this direction, and have not, as before, been backward in seeking such help as we could give them.

#### CONFERENCES.

##### (a) BETHESDA.

It will be remembered that on the report of this committee coming up for consideration at the Doncaster Congress, a resolution was submitted and passed approving of the proposal to form an Industrial and Provident society for the purpose of working certain slate quarries at Bethesda, and recommending the project to the notice of co-operative societies throughout the country for support. Immediately after Congress a circular was issued to all societies urging them to invest capital, and at the same time intimating that a conference would shortly be held at Bethesda in order to give the representatives of societies an opportunity of viewing the various properties proposed to be taken over. This conference was held on August 8th, when about 150 delegates were present from co-operative societies, many of which had already taken up shares in the society which had just been registered under the name of the "North Wales Quarries Limited." The delegates were very enthusiastic over the prospects of the society, and after its rules and constitution had been fully explained by the directors, a resolution was unanimously passed recommending it to the support both of the co-operative and trade union movements. We are pleased to be able to report that the Quarries Society is now working successfully, the first balance sheet showing a profit of £61 on a trade of £3,660 for the first half-year. Over £20,000 in shares have been taken up by co-operative societies, trade unions, and individuals, and of this amount we are glad to say co-operative societies have subscribed £14,000.

##### (b) STAFFORD.

In connection with the Midlands Demonstration which was held at Stafford on August 20th, 21st, and 22nd, the committee were invited by the Demonstration Council to convene a Productive Conference to be held on Saturday, the 22nd. This was agreed to and Mr. G. Harrison, of Walsall, prepared and read a paper

entitled "Co-operative Free Trade." The attendance at the conference was good, and an excellent discussion took place. The committee were represented at the conference by the chairman, the secretary, and Mr. G. Woodhouse.

#### NEW SOCIETIES.

As already mentioned, we have in several instances been asked to help in the formation of new productive ventures, and in one or two cases, after full investigation as to the prospects of their being successful, have given our consent for the model productive rules to be adopted by such societies.

##### (a) LEICESTER CARRIAGE BUILDERS.

One of the first to seek our services in this respect was the Leicester Carriage Builders. This, the only productive society of its kind in the movement, has been formed to manufacture vehicles of every description, and as they obtained the support of the local district society, we considered they had every chance of becoming a success, and consequently allowed them the use of our rules. From their first balance-sheet, which has just been issued, we find they have done a trade of £214, and made a profit of £13. We hope that as far as possible the distributive societies, especially in the immediate locality, will help them all they can in the matter of trade.

##### (b) LEICESTER BOOT AND SHOE.

We have also been asked for the use of the model rules by a number of men in Leicester who are desirous of forming another boot and shoe society in that town. The promoters of the society are all engaged in the trade, and their idea was to take land out in the country, start a boot and shoe factory, and when trade was bad to fill up their time by working on the land. There was a membership of 140, and £348 had been taken up in shares, of which £62 had been paid up. After considering the case in all its bearings, and taking into account the number of boot and shoe societies already existing, some of which can scarcely obtain sufficient trade enabling them to be worked profitably, the committee could not see their way for the present to encourage the starting of this society, as in their opinion it would undoubtedly tend to increase competition within the movement.

##### (c) MOSAIC WORKERS—LONDON.

For some time there had been a society in London called the Mosaic Workers' Co-operative Society, which, however, was not registered, and desiring to become a registered concern, they applied for the use of our rules. The members of the society are composed chiefly of Italian workers in the mosaic trade, and these had combined to work the business on a co-operative basis. Seeing that they had 96 members, £380 of paid-up capital, and a fair business connection, we consented, after making thorough inquiries into the society's affairs, to allow them the use of the model rules, on condition that the special rules were drawn up by the Union, which was agreed to.

In addition to the cases mentioned above, we have also been asked for our advice in the formation of other proposed productive societies, but as their objects were anything but co-operative in character, we declined to give our support, in developing such societies.

(d) SUNDERLAND JOINERS.

Arising out of a strike of joiners in Sunderland, a number of men, all members of their trade union, were desirous of forming a Co-operative Joiners' Society, and consequently sought our advice. Mr. Adams, a member of this committee, attended a meeting of the men interested, at the end of which a resolution was passed authorising a society to be formed on a co-operative basis, and 58 persons made application for shares. The society has not at the time of writing this report been registered, as we advised them not to make a commencement until sufficient capital had been obtained.

WORK IN CONNECTION WITH EXISTING SOCIETIES.

The services of the committee have again been freely given in the case of productive societies encountering difficulties, and we are pleased to know that our efforts on their behalf have met with fair success.

(a) BEDFORD LEATHER MANUFACTURERS.

At the time of writing our last report the position of the above society was receiving our consideration. As then stated, we issued a circular on their behalf but are sorry to say little good has resulted from it. We feel sure that if those societies, both distributive and productive which require leather of the kinds and qualities made by the Bedford Leather Society, would only give them a trial, the result would be satisfactory. It is the only leather-dressing society in the movement, and considering the number of boot and shoe societies in our midst, we think it is their duty, if price and quality are right, to give a helping hand.

(b) SHEFFIELD CUTLERY SOCIETIES.

The position of the two co-operative cutlery societies at Sheffield has received our attention during the year. The Federated Cutlers asked for our assistance in order to obtain increased capital and trade, and after a deputation had visited Sheffield with the object of making full inquiries into the position of both the Federated Cutlers and the Sheffield Cutlery Society, it was decided to issue a circular placing the facts before the movement, and appealing for trade. Although the Sheffield Cutlery Society had not approached us in the matter, we thought it inadvisable to send out a circular on behalf of one society to the possible detriment of the other, and on that account the names of both were included in the circular. We are pleased to report that the circular has been beneficial, as numerous orders and inquiries have been sent to the societies in question.

(c) CHESHAM BOOT AND SHOE.

This society asked for our assistance in bringing them to the notice of the movement. They had been registered over fifteen months, and having obtained £196 of share capital, were desirous of commencing business. The society manufactures a boot not yet made within the movement, so there would be no competition with existing interests. As there seemed every prospect of success, the committee felt they ought to encourage them as far as possible, and with the object of doing so, the society was advised to issue a circular on its own account, and the productive committee would insert a paragraph recommending



the society for support. This has been done, but we cannot state here how far the circular has answered its purpose. We also advised the society to exhibit its goods at the Congress Exhibition, as being a good means of bringing their wares to the notice of co-operative buyers.

(d) BRISTOL PIONEERS BOOT AND SHOE.

We regret to have to report that the Bristol Pioneer Boot and Shoe Society has had to wind up its affairs. It will be remembered that as far back as 1901, the society approached this committee, and on the facts then laid before us, we appealed for trade on their behalf. Whilst this appeal was to some extent responded to, what the society lacked was capital, in order to work the business at a profit. Early this Congress year we were asked to appoint a representative to attend a meeting of the society, at which a statement showing the position of affairs was submitted. From this it appeared that the society's accounts indicated a total loss of about £1,800. The assets of the society only amounted to £758, whilst their liabilities were £2,500. Seeing that the affairs of the society were in such a hopeless condition, we could not honestly appeal to societies for assistance on their behalf, and consequently we instructed our representative to advise that the society should be wound up.

CO-OPERATIVE ROLLING STOCK COMPANY.

At present there is a proposal on foot in the North-Western Section to establish a society in the manufacture and repairing of co-operative rolling stock. This is being worked by a combination of certain of the district associations, and a preliminary committee has been appointed to make inquiries. As the Inquiry Committee desired to have our co-operation in this matter, Mr. S. R. Foster (chairman) was appointed to act along with them. It is as yet too early to make a detailed report as to their progress.

EXHIBITIONS COMMITTEE.

In accordance with the request of the United Board, Messrs. T. Adams and S. R. Foster were appointed to act as our representatives on the Exhibitions Committee for the ensuing twelve months.

SOCIETIES REGISTERED.

The following is a list taken from the Registrar's return of the productive societies registered during the past year, viz.:—Bradford Builders, Derby Umbrella Manufacturers, Dudley Mat Makers, Garden City Press (Hitchin), Leicester Cabinet and General Woodworkers, Leicester Carriage Builders and Wheelwrights, Martley Basket Makers, Midland Counties Press (Birmingham), Midland Locksmiths (Willenhall), Morning Star Sundries (Leicester), Mosaic Workers (London), Northants Club Productive Society (Irthlingboro'), Norwich Printers, North Wales Quarries (Bethesda), Scottish Guild of Handicraft (Glasgow), South Western Labour Journal (Plymouth), and Walsall Harness Makers.

SOCIETIES DISSOLVED.

The productive societies which have been notified as having gone out of existence during the year are as follows:—Barry Building and Contracting,



Burton Latimer Boot and Shoe, Caerau Builders, Colne Vale Woollen Manufacturers, Leicester Hosiery, Leicester Pioneer Publishing, Leicester West End Builders, Plymouth and District House Painting and Decorating, and Sheet Iron Workers (Cradley).

#### GENERAL.

##### (a) CAPITAL AND TRADE.

In conclusion, we desire again to appeal for increased loyalty to the productive side of the movement. Whilst the statistics shown in the report indicate progress, we are firmly of opinion that more can be done in the direction of increasing the output of our productive enterprises, if only the co-operative consumer will ask for and see that he gets co-operative-made articles. There is plenty of scope for increased production, if each individual will do his duty in this respect.

As regards the societies which have asked for our assistance, it will be seen that lack of capital is the dominant factor in their difficulties. This clearly shows the necessity of not allowing societies to become registered until sufficient capital has been obtained, and we as a committee, in all cases where we are asked for the use of the model rules, make it a condition before permission is given, that the necessary capital is actually subscribed. By this means we hope to prevent possible failures in the future.

At the same time, where societies can spare a little money to help struggling productive societies, we trust they will do so, if after investigation they are proved to be worthy of assistance.

S. R. FOSTER, Chairman.

T. HORROCKS, Secretary.

## 20. INTERNATIONAL AND FOREIGN INQUIRY COMMITTEE.

### REPORT OF THE COMMITTEE

The committee entrusted with the business of maintaining close and friendly relations between the Co-operative Union of this country and the co-operators of other countries was again appointed by the Central Board, at its meeting at Doncaster, and is composed of the following members. viz. Messrs. D. McInnes (chairman), E. Booth, W. H. Brown, F. A. Ciappessoni, and J. T. Taylor.

#### CONNECTION WITH OTHER COUNTRIES.

It has been usual for many years past for our Co-operative Union to receive invitations to the congresses, and other representative meetings, which have been held in other countries where any form of co-operative union or organisation exists. By this means British co-operators have, through their Union, been represented at co-operative congresses convened by the national organisations of Denmark, France Germany, Hol'and, Italy, and Switzerland. In this manner we have encouraged our friends abroad, and they, on their part, have helped us to develop new ideas in regard to co-operative methods. The advantage has been mutual, inasmuch as co-operators have now a fuller knowledge of the extent to

which co-operative principles and ideas have grown in various parts of the world.

Impressed with the advantage of maintaining this close connection between our own Congress and those of other countries, our committee made the following recommendation, which was adopted by the United Board :—

That it is desirable for the Co-operative Union to be represented at the national congresses of other countries in all cases where we receive invitations, and that we request the United Board to empower this committee to appoint two representatives to attend each such congress.

The committee, therefore, intend to act on the authority given them by the United Board to appoint representatives to attend the congresses which may be convened by the organisations which officially represent the co-operative societies of other countries in all cases where we receive invitations to be represented.

#### INTERNATIONAL CO-OPERATION.

The committee have to report that the co-operative societies of Great Britain continue to take a strong lead in promoting the success of the International Co-operative Alliance. Last year 230 co-operative societies contributed £192. 8s. 6d. to the funds of the Alliance, which has also received greatly increased support from the co-operative societies of other countries.

The last Congress of the International Alliance was held in Manchester in 1902; the next will take place at Budapest, in Hungary, on September 5th to 9th this year. This committee are anxious that there should be a good representation of British co-operative societies at the Budapest Congress, and with a view to creating a still greater interest amongst the societies with regard to the Congress the subject has been brought before several sectional conferences during this year, and also a circular has been issued giving full information as to the business of the Congress and the probable cost of attending it.

#### PROGRESS IN OTHER COUNTRIES.

The reports obtained by the International Alliance show continued progress of the co-operative movement in almost every country in Europe. In other countries we find a much greater diversity in the practice of co-operation than there is with us. Co-operative ideas and methods are applied in more variety of form than we have yet attempted, and, at the same time, the forms of co-operation best known to us are also making rapid headway.

Last year we assisted at a congress at Dresden, when the distributive co-operative societies of Germany established a Union of their own. Last year also saw the formation of a new Co-operative Union in Denmark, which it is hoped will bind together all the different co-operative organisations which are at work in that country. In Switzerland the Co-operative Union, which is practically combined with the Wholesale Society of that country, is doing most excellent work. Also in Holland there is a steady movement on foot towards the consolidation of the co-operative forces. We regret to see that the Co-operative Union of France is not so active in its efforts as in former years. There has been no Co-operative Congress in France since 1900. The central committee of

the Union of Distributive Societies in France, however, still continues to publish the Annual Almanac, from which we gather that the co-operative movement maintains its position in the country. The Hungarian co-operators are looking forward with great interest to the Congress which is shortly to be held in their midst, and they expect to gain much by the visit of co-operators from other countries, as well as by the exhibition of co-operative results and productions, which it is hoped to arrange.

We may also say that we are in constant communication with co-operators and would-be co-operators in other countries not previously referred to. In the United States and Canada there are numbers of persons (some of whom have been co-operators in the old country) who are anxious to establish the co-operative system in the places where they live. The great difficulty in America seems to be the lack of organisation and co-ordination. The suggested schemes of co-operation are numerous and as varied as it is possible for them to be. We have given such information as was required as to the scope and aims of the co-operative movement in this country, and we have also endeavoured as far as possible to put our correspondents in communication with each other with a view to better organisation and the promotion of true co-operative methods. A congress of co-operative workers of all shades of opinion in America has been called to be held in June, at St. Louis, during the International Exhibition.

From South Africa, since the war, we have received numerous communications asking for advice and assistance in the formation of co-operative societies, and we hope that it will result in some sound and prosperous societies being formed in the new colonies.

We submit this report with the utmost satisfaction, believing that the outlook for the extension of co-operative principles throughout the world was never brighter than at present.

D. McINNES, Chairman.

J. C. GRAY, Secretary.

#### INTERNATIONAL CONGRESS AT BUDAPEST—

*Resolution.*—"That the attention of all societies members of the Co-operative Union be called to the forthcoming Congress of the International Co-operative Alliance, which will be held at Budapest in September next, and that they be urged, wherever possible, to encourage the growth of International Co-operation by sending delegates to that Congress, either singly or by the grouping together of several societies."

## 21. JOINT PROPAGANDA COMMITTEE.

### REPORT OF THE COMMITTEE.

This committee has been constituted as formerly, viz., of four representatives of the Co-operative Wholesale Society, who are appointed quarterly by their com-

mittee, and of three representatives of the Co-operative Union, who are appointed for the year. The Co-operative Union representatives have been Messrs. W. J. Douse, G. Hayhurst, and A. Percival, and the sixteen directors of the Wholesale Society have served in rotation.

#### REVIEW OF THE WORK.

The past year has been one of active and useful work. At the monthly meetings of the committee reports have been submitted in regard to all societies at work under the joint propaganda scheme, and the members of the committee have been allotted the duty of supervising such societies as have required advice and assistance.

Besides supervising the work of those societies which have been formed under the scheme, the committee have given considerable assistance to many societies which have needed help and have sought advice. In some cases members of the committee have visited the societies referred to, and in others the services of our permanent agent have been utilised. We have received from these societies grateful appreciation of the help rendered.

The formation of new societies has also occupied the attention of the committee, and our agent (Mr. Griffiths) has done much valuable work in this direction.

In some districts where the committee have discouraged the idea of forming a new society we have called the attention of the nearest existing society to the wants of the district with the object of inducing the society to open a branch. In all such cases we have offered the services of our agent for the purpose of working up an interest in the branch.

#### PLACES VISITED.

The following is a list of the towns and villages which have been visited and the population canvassed by Mr. Griffiths:—Ashbourne, Axminster, Aspley Guise, Aston Fields, Barnstaple, Barwell, Bourne, Bideford, Bridlington, Bridgnorth, Buckingham, Burslem, Beverley, Cefn, Cawley, Claverdon, Crediton, Driffield, Earl Shilton, Eversholt, Honiton, Hoylelake, Ilfracombe, Kineton, Louth, Market Harborough, Market Weighton, Okehampton, Ottery St. Mary, Olney, Oakham, Pleasley, Penyfford, Pocklington, Rocester, Ridgmount, Stoke, Selby, Swansea, Shirebrook, Sidmouth, South Molton, Tuxford, Warwick, Walsall Wood, Woburn Sands, Welshpool, Wetherby, Wednesbury.

#### NEW SOCIETIES ESTABLISHED.

New societies have been formed at the following places, in connection with which the committee have given assistance through their organising agent, although it has not been necessary, except in a few cases, to give any help in raising the necessary capital.

*New Societies.*—Claverdon, Crediton, Honiton, Launceston, Market Weighton, Ottery St. Mary, Penyfford, Pocklington, Rocester, St. Columb Road, Sidmouth, South Molton, Stoke-under-Ham, Warwick, and Welshpool.



We approached the Derby Society with a request that they would open a branch at Ashbourne and offered the services of our agent to work up the district. The committee of the Derby Society heartily responded to our request with the result that a flourishing branch is now established.

#### SOCIETIES HAVING ADVANCES FROM THE FUND.

The following societies are working with the aid of advances which have been made from the Joint Propaganda Fund, viz. :—

|                       | Present Amount<br>of Advance<br>£ |
|-----------------------|-----------------------------------|
| Burslem .....         | 100                               |
| Market Weighton ..... | 40                                |
| Oakengates .....      | 0                                 |
| Pocklington .....     | 50                                |
| Sedbergh New .....    | 14                                |
| Welshpool .....       | 40                                |

#### POSITION OF SOCIETIES ESTABLISHED WITH THE ASSISTANCE OF THE PROPAGANDA COMMITTEE.

The following table shows the present position of some of the societies which owe their existence in a great measure to the efforts and assistance of this committee, viz. :—

| Name of Society.       | Number of<br>Members at<br>end of 1903. | Share<br>Capital.<br>£ | Trade for<br>1903.<br>£ | Profits for<br>1903.<br>£ |
|------------------------|---|------------------------|-------------------------|---------------------------|
| Bakewell .....         | 300 ..                                  | 619 ..                 | 5,212 ..                | 496                       |
| Bangor .. .....        | 282 ..                                  | 492 ..                 | 4,172 ..                | 274                       |
| Bridgnorth .....       | 160 ..                                  | 208 ..                 | 1,707 ..                | 24                        |
| Bodmin .....           | 313 ..                                  | 635 ..                 | 3,204 ..                | 337                       |
| Burslem.....           | 604 ..                                  | 1,456 ..               | 9,480 ..                | 766                       |
| Burton-on-Trent .....  | 3,832 ..                                | 32,187 ..              | 99,071 ..               | 11,926                    |
| Cannock .....          | 820 ..                                  | 3,354 ..               | 22,543 ..               | 2,055                     |
| Cefn .....             | 300 ..                                  | 529 ..                 | 5,724 ..                | 365                       |
| Chesterfield .....     | 1,110 ..                                | 3,273 ..               | 21,129 ..               | 1,879                     |
| Holyhead . ....        | 409 ..                                  | 732 ..                 | 6,287 ..                | 583                       |
| Hoylake and West Kirby | 252 ..                                  | 278 ..                 | 3,215 ..                | 154                       |
| Kingston-upon-Hull ..  | 6,801 ..                                | 26,479 ..              | 122,593 ..              | 13,89                     |
| Llandudno . ....       | 109 ..                                  | 108 ..                 | 175 ..                  | —                         |
| Llandudno Junction ..  | 156 ..                                  | 222 ..                 | 2,960 ..                | 276                       |
| *Market Weighton ....  | 120 ..                                  | 152 ..                 | 1,066 ..                | 78                        |
| Oakengates .....       | 685 ..                                  | 4,055 ..               | 16,426 ..               | 1,642                     |
| Penrith .....          | 493 ..                                  | 1,923 ..               | 8,929 ..                | 785                       |
| Penzance .....         | 272 ..                                  | 306 ..                 | 2,295 ..                | 164                       |
| Rugeley .....          | 602 ..                                  | 3,306 ..               | 11,875 ..               | 756                       |
| St. Austell.....       | 410 ..                                  | 352 ..                 | 4,176 ..                | 339                       |
| St. Blazey .....       | 143 ..                                  | 221 ..                 | 1,239 ..                | 94                        |



| Name of Society.    | Number of<br>Members at<br>end of 1903. | Share<br>Capital.<br>£ | Trade for<br>1903.<br>£ | Profits for<br>1903.<br>£ |
|---------------------|---|------------------------|-------------------------|---------------------------|
| St. Ives .....      | 64 ..                                   | 82 ..                  | 739 ..                  | 18                        |
| Sedbergh New .....  | 113 ..                                  | 318 ..                 | 2,599 ..                | 104                       |
| Shrewsbury .....    | 1111 ..                                 | 5,514 ..               | 21,125 ..               | 3,055                     |
| Stoke-on-Trent.. .. | 265 ..                                  | 1,180 ..               | 5,864 ..                | 148                       |
| Truro .... .        | 282 ..                                  | 514 ..                 | 3,054 ..                | 141                       |
| Wadebridge .. ....  | 201 ..                                  | 465 ..                 | 2,197 ..                | 214                       |
| Wednesbury .....    | 541 ..                                  | 2,786 ..               | 10,806 ..               | 1,326                     |
| †Welshpool .....    | 129 ..                                  | 146 ..                 | 1,192 ..                | 90                        |
| Wetherby .. ....    | 268 ..                                  | 560 ..                 | 5,830 ..                | 401                       |
| Wirksworth .....    | 332 ..                                  | 959 ..                 | 5,284 ..                | 676                       |

\* Six months' trade only. † Nine months' trade only.

It is satisfactory to note that most of the societies in the above list were able to commence and carry on their business without requiring any aid in the shape of capital from this committee. What was required and what was really most helpful in bringing about the results as shown above was the advice and supervision which members of the committee were able to give.

A. SCOTTON, Chairman.

T. BRODRICK, }  
J. C. GRAY, } Secretaries.

## 22. JOINT COMMITTEE OF TRADE UNIONISTS AND CO-OPERATORS.

The United Board at their meeting in September, 1903, appointed Messrs. S. Fairbrother, T. Gidley, J. Johnston, and the General Secretary to represent the Co-operative Union on this committee.

The committee have not been called together during the Congress year, although one or two matters of dispute have been brought to our notice.

The first was a dispute which affected the Broughton Cabinet Works of the Co-operative Wholesale Society. The Cabinet Makers' Union, through Mr. O'Grady, its general secretary, asked for the intervention of the Joint Committee in the settlement of a dispute which concerned several of its members who had formerly been employed by the Wholesale Society, but had been dismissed through pressure which was brought to bear by the Joiners' Union. It was admitted that this was not a dispute in which any complaint could be made against the Wholesale Society as regards the conditions of employment or the rate of remuneration. It was a dispute between two trade unions in regard to a line of demarcation in the work which each should do. The Wholesale Society was no party to the dispute, and was willing to employ the men under any fair conditions fixed upon by the unions. The two unions, however, would not agree

between themselves, and it was suggested that the dispute, being purely one for the unions to settle amongst themselves, should be referred to the arbitration of the Trades Union Parliamentary Committee, as the Co-operative Wholesale Society and other societies which employed joiners and cabinet makers working together had nothing whatever to do with it. Our suggestion was accepted, and the Cabinet Makers' Union requested the Trades Union Parliamentary Committee to arbitrate on the dispute, but the request was not complied with.

The other matter was one brought to our notice by Mr. J. Macpherson, General Secretary of the National Amalgamated Union of Shop Assistants, Warehousemen and Clerks, and concerned the Ferndale Industrial Co-operative Society and its employés.

Unfortunately the Ferndale Co-operative Society is not, and has never been, a member of the Co-operative Union, therefore it could only be by the consent of the society or its committee that the Joint Committee of Trade Unionists and Co-operators could act in the matter. Our General Secretary communicated at once with the committee of the Ferndale Society offering the services of the Joint Committee in the settlement of the dispute. A courteous reply was received in which the committee thanked the General Secretary for his offer of assistance, but stated that they could not at that juncture accept the kind offer of the Joint Committee of Trade Unionists and Co-operators, but if it were the pleasure of the Co-operative Union would later on report fully on the dispute.

We again wrote stating that we should be pleased to do whatever we could towards the settlement of the dispute, and that we should be glad to receive the promised report when ready. We have since received the report as promised.

These are the only cases in which any dispute connected with a co-operative society and its employés has been brought to the notice of the Co-operative Union during the year.

## **23. JOINT PARLIAMENTARY COMMITTEE.**

### **REPORT OF THE COMMITTEE.**

At the time of making this report this committee is constituted as follows:—

Representing the Co-operative Union: Miss Spooner, Messrs. J. Deans, J. Johnston, and D. McInnes.

Representing the English Wholesale Society: Messrs. T. Bland, G. Hawkins, T. E. Moorhouse, and T. Tweddell.

Representing the Scottish Wholesale Society: Messrs. I. McDonald, T. C. McNab, and W. Maxwell.

Mr. Hawkins was appointed chairman for the year, and Messrs. Brodrick and Gray continued to act as secretaries.

The committee has met on four occasions, viz., on July 4th and November 9th, 1903, and January 11th and April 11th, 1904. All the meetings were held in London.

At the first meeting, on July 4th, the resolutions passed by the Doncaster Congress on matters referred to the Parliamentary Committee were submitted for consideration.

#### LONDON EDUCATION BILL.

The Congress' resolution on this subject was forwarded to the Prime Minister and to the Minister for Education, and was duly acknowledged.

#### PREFERENTIAL TARIFFS.

On this question the committee received a deputation from the Cobden Club in regard to a proposal that joint action should be taken by the club and ourselves in a campaign against any interference with the Free Trade policy of the country. The following resolutions were passed:—

That the resolution passed by the Doncaster Congress in condemnation of preferential tariffs justifies this committee in supporting the campaign amongst industrial workers now being promoted by the Cobden Club. Therefore, it is resolved—

(a) That this committee join in the initial conference which is to be held in the Holborn Town Hall this day, and that the whole of the members attend, if convenient.

(b) That this committee join in the Cobden Club's campaign throughout the country by taking part in the various conferences, and by using the machinery of the Co-operative Union and its sectional and district associations in their organisation.

(c) That the special literature provided for the campaign be circulated throughout our societies, and that a circular be issued to the societies urging them to bring the question before their members at their quarterly meetings.

Following on these resolutions we issued a circular to societies requesting committees to organise special meetings or demonstrations either on their own account or in conjunction with other bodies, to lend their halls for meetings and lectures on the fiscal question, and to distribute literature on the subject.

As the result of this we received a large number of communications from societies who were willing to arrange meetings in their halls and to distribute literature. A large quantity of literature was supplied freely by the Cobden Club, and we also had some special leaflets and pamphlets prepared putting the case for Free Trade from a co-operative point of view.

In several large centres of population we arranged, in conjunction with the Cobden Club, for joint conferences of representatives of co-operative societies and trade societies. Conferences were held at Manchester, Birmingham, Glasgow, Newcastle, Cardiff, Bristol, and Leeds. The conferences were attended by 3,215 delegates, representing 1,398 societies of co-operators and trade-unionists, with a membership of 1,622,666. At all the conferences resolutions in favour of Free Trade, and emphatically condemning any attempt to impose protective or preferential duties, were passed almost unanimously.

## IMPORTATION OF CANADIAN CATTLE.

We appointed a deputation to wait on Lord Onslow (President of the Board of Agriculture) in order to place before him the views of Congress, expressed on several occasions, in favour of the removal of the restrictions on the free importation of live Canadian cattle. We received a reply, in which it was stated that Lord Onslow declined to receive the deputation, on the ground that he was already in possession of our arguments, and that his opinion did not differ from that of his predecessor (Mr. Hanbury), and he was fixed in his determination not to remove any of the restrictions imposed by the Act.

An association has been formed in Scotland of all those interested in the question, and our representatives from Scotland have been appointed to act with the Association for the furtherance of the object they have in view.

## PREVENTION OF CORRUPTION BILL.

We communicated with the Prime Minister asking whether it was the intention of the Government to re-introduce the Prevention of Corruption Bill this session. Mr. Balfour replied that he would call the attention of the Lord Chancellor to the matter. Since then, the Bill has again been introduced, and we trust that the present session will see it become law.

## MUNICIPAL CORPORATIONS BILL.

The following is the text of a Bill which Mr. C. A. Cripps, K.C., M.P., has introduced, with the object of placing members of co-operative societies in the same position as shareholders in joint-stock companies, so far as their position as members of municipal bodies may be affected by their societies entering into contracts with municipal corporations. The Bill is as under:—

## A BILL TO AMEND THE MUNICIPAL CORPORATIONS ACT, 1882.

Whereas it is expedient to amend the Municipal Corporations Act, 1882: Be it therefore enacted by the King's Most Excellent Majesty, by and with the advice and consent of the Lords Spiritual and Temporal, and Commons, in this present Parliament assembled, and by the authority of the same, as follows:—

1. This Act may be cited as the Municipal Corporations Amendment Act, 1904, and shall be read as one with the Municipal Corporations Act, 1882.

2. At the end of sub-section (e) of section twelve of the Municipal Corporations Act, 1882, there shall, by virtue of this Act, be added the words "or any society registered under the Industrial and Provident Societies Acts, 1893 and 1895," and all other enactments having reference in any manner to the section aforesaid shall be read and have effect accordingly.

## MEDICATED WINES.

Last year we brought before your notice the case of medicated wines, in regard to which it had been decided by the Board of Inland Revenue that it was necessary for co-operative societies and dealers (except chemists) to take out a



wine license for the sale of such wines. We pointed out that these medicated wines had been permitted to be sold by co-operative societies and dealers for the last thirty years, and that a large business had grown up in connection with their manufacture and sale, and we also urged how unfair it was for the law to make an exception in regard to one class of traders—the chemists.

Some societies which have sought to comply with the requirements of the Inland Revenue by taking out a wine license, so as to enable them to continue to supply their members with these medicated wines, have been bluntly refused by the magistrates, and have been criticised and condemned in the press for seeking to obtain a liquor license, although their intention was to confine themselves entirely to the sale of what are known as medicated wines. It appears, then, that there is to be no opportunity for a co-operative society or an ordinary dealer to sell these wines, and co-operators will be forced into the chemists' shops or into licensed houses for the supply of such articles, whether they like it or not.

#### PATENT MEDICINES AND STAMP DUTY.

This is another matter in regard to which the Board of Inland Revenue have stepped in and imposed conditions and regulations which have been allowed to remain in abeyance for many years. It is provided by an old Act of Parliament that certain proprietary articles sold as patent medicines, which profess to cure any disease or ailment, must bear a patent medicine stamp and must not be sold without a license. These regulations have not been previously enforced, the consequence being, that a large trade in patent medicines has grown up and societies and makers found themselves with large stocks of these goods on hand when the regulations came to be enforced. Several societies acting in ignorance have been threatened with prosecution for selling patent medicines without being stamped. We have taken up the cases with the officials of the Inland Revenue and have done our best to minimise the difficulty experienced by societies by issuing instructions on the matter.

#### SALE OF POISONS.

A Bill to amend the Pharmacy Acts has been introduced into Parliament by Mr. Lough, M.P., which will also have a serious effect on the trade of societies in patent medicines. This Bill proposes to make it illegal for any person other than a qualified chemist to sell patent medicines which contain any scheduled poison, even in the slightest degree. No company or society will be allowed to sell patent medicines containing poison unless the business of such company or society is managed by one or more directors who are duly qualified as chemists and their names placed on the register.

This will be a great hardship to co-operative societies which do a large business in such articles, and we hold there is nothing to be gained by employing a registered chemist, because all these things are sold both by chemists, grocers, and co-operative societies in exactly the same state as they are received from the manufacturers, *i.e.*, in closed wrappers, which are not broken or interfered with by the seller.



We hold that there is no greater safeguard to the public in a *closed package* being sold by a chemist than by a grocer behind a co-operative counter. It is a Bill drafted in the interests of the chemists in order to secure a monopoly of this particular trade.

We have suggested that the following clause should be added to the Bill, or that it should be rejected altogether :—

Any person may sell any of the preparations containing any of the poisons from time to time comprised in part 2 of schedule (a) of the Pharmacy Act, 1868, without incurring any penalty or disability, provided that the preparations be sold in a closed wrapper bearing, in legible characters, the name of the pharmaceutical chemist, or of the chemist or druggist registered under the Pharmacy Act, 1868, as the compounder of the preparation.

There is evidently a strong effort being made to obtain for chemists a monopoly of the sale of patent medicines and medicated wines. The attempt should be resisted with all the force at our disposal.

#### BILLS IN PARLIAMENT.

In addition to the matters above named we have given careful consideration to the following bills now before Parliament :—

- (a) *Land Taxation and Purchase Bill*.—"To provide that the assessment of lands suitable for building purposes shall be based on the building value." A bill on similar lines is also introduced for Scotland.
- (b) *Sale of Butter Bill*.—"To regulate the moisture in butter." We recommend that the maximum amount of moisture to be allowed under the bill be 16 per cent.
- (c) *False Statements Bill*.—"To punish any official of a company or society who circulates a false statement relating to the affairs of the company or society."
- (d) *Workmen's Compensation Bill*.—"To bring all workmen under the provisions of the Compensation Act."
- (e) *Trade Marks Bill*.—"To consolidate the law in regard to trade marks, and to disassociate trade marks from patents and designs."
- (f) *Canal Traffic Bill*.—"To form Public Canal Trusts and to extend the powers of the Board of Trade over derelict canals."
- (g) *Easement of Light*.—"To alter the law as it relates to "Ancient Lights."

All the questions dealt with in the above-named bills more or less affect co-operative societies in their business relations. We therefore bring them to your notice in order that the members of co-operative societies may be induced to take an interest in them and thus help to hasten legislation in the right direction.

G. HAWKINS, Chairman.

T. BRODRICK, }  
J. C. GRAY, } Joint Secretaries.

*Resolutions.*

- (1) *Free Trade.* That this Congress emphatically re-affirms the decision of the Doncaster Congress to resist any interference with the Free Trade policy of this country, and hereby authorises the Parliamentary Committee to take such steps as may be rendered necessary to oppose any efforts which may be made, either in or out of Parliament, towards the retrograde policy of Protection or Preference.
- (2) *Importation of Canadian Cattle.*—That this Congress regrets that the Government have not seen their way to legislate for the removal of the restriction connected with the importation of live Canadian cattle into this country; and still further regrets the attitude taken up by the Board of Agriculture in its avowed intention to maintain the restriction, not on account of disease among the cattle, but to protect the breeders of this country against foreign supplies, even at the expense of the consumer, who has to suffer in consequence.
- (3) *Bills in Parliament.*—That this Congress recommends the undermentioned Bills, now in Parliament, to the notice of all societies and to the members of such societies in their capacity as individual voters, and urges them to take such action as lies within their power to induce their respective Members of Parliament to vote in their favour, seeing that the whole of the bills mentioned would, if carried, be greatly to the advantage of the people, viz.:—
  - (a) Land Taxation and Purchase Bill, Mr. J. W. Logan.
  - (b) Land Values Taxation (Scotland), Mr. G. M'Crae.
  - (c) Sale of Butter Bill, Hon. Ailwyn E. Fellowes.
  - (d) False Statements Bill, the Attorney-General.
  - (e) Workmen's Compensation Bill, Mr. R. Bell.
  - (f) Trade Marks Bill, Mr. J. F. Moulton.
  - (g) Canal Traffic Bill, Sir W. Holland.
  - (h) Easement of Light, Mr. J. F. Moulton.

**24. THE EXHIBITIONS COMMITTEE.****REPORT OF THE COMMITTEE.**

The committee is constituted as follows:—

*Representing the Co-operative Union,* Messrs. T. Adams, S. Butler, S. R. Foster, and J. T. Taylor.

*Representing the Wholesale Society,* Messrs. W. Bates, P. Coley, T. Hind, and G. Hines.

*Representing the Productive Societies,* Messrs. J. Craven, R. Halstead, and C. H. Lawrence.

The committee have only held one meeting this year, viz., on January 14th, at Manchester.

At this meeting Mr. J. C. Gray was appointed chairman and Mr. A. Whitehead secretary.

The regulations for the conducting and holding of examinations adopted by the committee last year, and contained in the report to the Doncaster Congress, were accepted by the committee for this year, and have been acted upon in all cases.

#### EXHIBITIONS.

Exhibitions have been held under the auspices of the committee as follows, viz. :—North-Western Section, at Burnley, on September 23rd to 26th, 1903, and Pendleton, on January 23rd to 26th, 1904; and in the Midland Section, at Stafford, on August 20th to 22nd, 1903; also in the Northern Section, at Newcastle-on-Tyne, on May 4th to 7th, 1904.

Other exhibitions have been arranged as under, viz. :—

Midland Section, at Long Eaton, on September 1st to 3rd, 1904; and

North-Western Section, at Bradford, on September 28th to October 1st, 1904.

All the exhibitions passed off successfully, and drew large crowds of people. The arrangements were carried out by local and sectional committees, on which the Exhibitions Committee appointed certain of its members to represent it.

J. C. GRAY, Chairman.

A. WHITEHEAD, Secretary.

## 25. THE CO-OPERATIVE DEFENCE COMMITTEE.

### REPORT OF THE COMMITTEE.

The committee has been constituted as follows :—

*Co-operative Union. Co-operative Wholesale Society. Productive Federation.*

Mr. J. Deans.

Mr. G. Hawkins.

Mr. A. Mann.

„ S. Fairbrother.

„ T. Killon.

„ D. McInnes.

„ J. Shillito.

„ J. T. Taylor.

„ T. Tweddell.

The committee have only had occasion to hold one full meeting during the year. This was held in Manchester on November 18th, 1903. Mr. Shillito was appointed chairman.

It is not the intention of the committee to give a detailed report of their proceedings, because work of the kind which has been entrusted to their care, is not such as can well be made public in such a manner as would render the information accessible to our opponents.

#### THE GUARANTEE FUND.

We have to report that 692 societies have guaranteed £101,493. 11s., and a first call of 1 per cent. has been made on the societies, which has realised £1,068.

It is possible that a second call will be made shortly, in order to clear off a small balance which we have expended in excess of the amount realised on the first call.

#### LITERATURE.

We have distributed a large quantity of the pamphlets and leaflets which were specially written in connection with the boycott.

#### ALLOWANCES.

Allowances have been made to persons who were deprived of their employment owing to the antipathy of the traders, who objected to having in their employment any person however remotely connected with co-operation. Cases of this character were dealt with at Burnley, Wigan, and Launceston. We have since managed to find employment for most of the persons affected.

#### RAILWAY COMPANIES AND THEIR EMPLOYEES.

We had to deal with a case of a railway company which, under pressure from the traders, threatened to discharge all employes who were connected with co-operative societies. We took up the matter on behalf of the persons affected, the result of our efforts being that no further interference is to be feared in connection with that railway company.

#### LAW CASES.

We undertook, as you are aware, to back up an action for libel entered into by the committee of the Cowes Co-operative Society against a journal published in the interests of the traders. The action was unsuccessful, the result in a large measure being owing to the inconsistencies of the late manager of that society, who admitted having received presents from traders with whom he did business, and also to the admission of evidence which had nothing at all to do with the question at issue.

J. SHILLITO, Chairman.

J. C. GRAY, Secretary.

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## THE CENTRAL BOARD.

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### 26. HONORARY MEMBERS OF THE BOARD.

The following gentlemen have been nominated by their respective sectional boards as honorary members of the Central Board for the next Congress year. They require your approval:—

| Section.         | Members.  |
|------------------|---|
| Midland .....    | Messrs. E. L. Griffiths, A. Scotton, and W. W. Smith.                                 |
| Northern .....   | Messrs. H. R. Bailey, W. Crooks, and T. Rule.   |
| North-Western .. | Messrs. C. J. Beckett, A. Greenwood, F. Hardern,<br>J. H. Watson, and T. Wilberforce. |



| Section.         | Members.  |
|------------------|---|
| Scottish .....   | Messrs. John Allan and A. Meldrum.  |
| Southern .....   | Messrs. A. H. D. Acland, E. O. Greening, G. Hines<br>G. J. Holyoake, and H. Pumphrey. |
| South-Western .. | Mr. J. H. Young.  |

*Resolution.*—"That Messrs. Griffiths, Scotton, Smith, Bailey, Crooks, Rule, Beckett, Greenwood, Hardern, Watson, Wilberforce, Allan, Meldrum, Acland, Carter, Greening, Hines, Holyoake, Pumphrey, and Young be appointed as honorary members of the Central Board for the ensuing year."

## THE SECTIONAL BOARDS.

### 27. REPORTS OF THE SECTIONS.

The full reports of the sectional boards, along with those of the district associations and other auxiliary bodies, will be found in another portion of our report. We have extracted the principal points from the reports, and submit them in a summarised form as under :—

#### (1) IRELAND.

(a) *New Societies.* The report of the Irish Executive Committee refers to the continued growth of the movement in Ireland. Two new societies have been established, and are working with satisfactory results. Other societies are in course of formation.

(b) *Conferences.*—Four conferences have been held during the year, viz., at Armagh, Londonderry, Belfast, and Portadown.

(c) *Organisation.*—The new form of organisation authorised by last Congress, to be formed in close connection with the United Board, is now at work, and promises well for the future success of the movement.

#### (2) MIDLAND SECTION.

(a) *Amalgamation.*—Special attention has been given by the sectional board to the question of amalgamation of societies in places where overlapping is prevalent.

(b) *Boundaries.*—Attempts have been made in some districts to fix boundaries between the different societies where amalgamation was not possible.

(c) *Convalescent Homes.*—This subject has been well discussed at conferences in the section, but no definite action has been taken.

( ) *Conferences.*—The usual sectional conferences have been held, at which the following subjects were discussed: (1) "The International Co-operative Alliance," (2) "Reserve Funds and Depreciation," (3) "High and Low Dividends," and (4) "Choral Singing."

## (3) NORTHERN SECTION.

(a) *Progress*.—The report of this section shows an increase in membership, capital and trade.

(b) *District Associations*.—The work of the district associations is referred to in the report.

(c) *Propaganda*.—The sectional board has rendered assistance to several societies to help them over their difficulties, and one new society has been established.

(d) *Secretaries' Conferences*.—The conferences convened specially for secretaries have been continued in the section with good results.

(e) *Annual Sectional Conference*.—In this section it is usual to hold only *one* sectional conference during the year. This now takes the form of an annual demonstration of the whole of the societies in the section, in connection with which an exhibition is held under the auspices of the Congress Exhibitions Committee, also a sectional choral competition.

(f) *Educational Work*.—The educational work of the section continues to make headway.

## (4) NORTH-WESTERN SECTION.

(a) *Progress*.—The report of the sectional board records progress being made by the societies, both distributive and productive, in the section.

(b) *Conferences*.—Four sectional conferences have been held and largely attended. The following subjects have been discussed, viz. :—(1) "Co-operative Productions," (2) "Preferential Tariffs *v.* Free Trade," (3) "British Cotton Growing," (4) "International Co-operative Alliance," and (5) "Small Holdings for Agricultural Workers."

(c) *Secretaries' Conferences*.—During the year special conferences for secretaries have been initiated in the section. Two such conferences have taken place at Manchester and Leeds. On each occasion there was a large attendance of secretaries, who appreciated the practical character of the papers and discussion.

(d) *Sectional Demonstration and Choir Contest*.—It has been decided to hold a sectional demonstration and choir contest annually. The first took place at Burnley in September, 1903, and was very successful from every point of view.

(e) *Convalescent Homes*.—The societies in the section have formed a "Convalescent Homes Association" for the purpose of establishing two convalescent homes for the section. These "Homes" will be at Lytham and Otley. Further particulars are given in the report.

## (5) SCOTTISH SECTION.

(a) *Retail Branches of Wholesale Societies*.—The sectional board has taken action in bringing before the Scottish Co-operative Wholesale Society the question as to whether it is advisable or otherwise for the Wholesale Society to establish retail branches in localities where there are difficulties in the way of forming independent societies.

(b) *Purchase of Land in the Colonies*.—The desirability of co-operators purchasing large tracts of land in the Colonies has been discussed at conferences during the year.

(c) *Festival and Exhibition*.—The seventh National Festival was held in Glasgow in January this year.

(d) *Training Centre for Managers*.—The Glasgow centre for the training of managers is referred to in this report. This new feature of our educational work is stated to have been very successful.

(e) *Classes in Bookkeeping*.—The report states that classes in this subject have been carried on with marked success in the section.

(f) *Joint Propaganda*.—A new departure referred to in the report is the appointment of a Special Propagandist Agent for Scotland on the same lines and with the same duties as the agent appointed under the scheme for Joint Propaganda in England. As the result of this several new societies are in course of formation.

(g) *Progress of the Movement*.—A substantial increase in the membership, trade, and profits of co-operative societies in Scotland is shown in the report.

(h) *Conferences*.—The Conference Associations have held their usual conferences during the year and special conferences have been convened by the sectional board when required. The fiscal policy was discussed at a largely attended conference in Glasgow, in September, 1903.

(i) *Overlapping and Amalgamation*.—The question of overlapping and endeavours to bring about amalgamation have given the sectional board much concern during the year. In some instances the board has been successful in bringing about an amicable understanding between the societies concerned.

(j) *Convalescent Homes*.—Progress is being made with the new Inland Convalescent Home at Lyndhurst.

#### (6) SOUTHERN SECTION.

(a) *Propaganda*.—188 public meetings and 45 conferences have been attended by members of the sectional board during the year.

(b) *Conferences*.—Four sectional conferences have been held. The subjects discussed were: (1) "Reserve Funds and Depreciation," (2) "The Fiscal Proposals," (3) "Convalescent Homes," (4) "Small Holdings."

(c) *New Societies*.—Eight new societies have been established in the section during the year.

(d) *Progress*.—The societies have made steady progress, and an increase is shown in the figures relating to membership, capital, trade, and profits.

#### (7) SOUTH-WESTERN SECTION.

(a) *New Societies*.—Nine new societies have been formed within the last twelve months as the result of special propagandist efforts which have been made in Cornwall and Devon.

(b) *Convalescent Homes*.—The question of "Convalescent Homes" has been discussed at a sectional conference, but no decision has been arrived at.

(c) *Conferences*.—Sectional conferences have been held at Plymouth, Wellington, and Totnes, at which the following subjects have been discussed, viz.:—(1) “Free Trade” and (2) “Reserve Funds and Depreciation.”

(c) *Classes for Teachers*.—A class for training teachers for co-operative classes was formed for the section, and was held at Newton Abbot as the most central place.

#### (8) WESTERN SECTION.

(a) *Public Meetings*.—A large number of public meetings have been addressed by members of the sectional board.

(b) *New Societies*.—Three new societies have been formed during the year.

(c) *Amalgamation*.—Attention has been given by the sectional board to this important subject, and it is hoped to effect an amalgamation between the two societies at Bristol.

(d) *Conferences*. Three sectional conferences have been held, viz., at Aberdare, Cwmbwrla, and Cardiff, the subjects discussed being:—(1) “Training of Teachers for Co-operative Classes,” (2) “Co-operative House Building,” and 3) “Reserve Funds and Depreciation.”

(e) *Education and Production*.—The sectional board has given considerable attention to these important questions, and have to report progress in educational matters.

## 28. ORGANISATION IN IRELAND.

The Doncaster Congress passed a resolution instructing the United Board to prepare the necessary alterations of the rules of the Union to enable the work of organising the co-operative movement in Ireland, more especially as it relates to the establishment of stores, to be carried on under the supervision of the United Board, by an executive committee to be elected by the societies in Ireland which belong to the Co-operative Union.

Acting on the instructions contained in the Doncaster resolution, the United Board arranged for the work to be conducted on these lines during the past year, and constituted the existing Irish Co-operative Conference Committee as the executive for the year. The United Board submit in their proper places the alterations necessary to be made in the rules of the Union to carry this into effect. Nominations and voting papers have been issued to the Irish societies in accordance with the new rules for the election of the new executive which is to act under the supervision and control of the Board. The Irish Executive will be provided with funds from our Central Office, and organisers will be employed from time to time as required for carrying on the work. It is hoped that this re-organisation of our work in Ireland will materially assist in the development of distributive co-operation in Ireland, where its advantages have been so much overlooked.



## THE ACCOUNTS OF THE UNION.

### 29. INCOME FOR THE YEAR 1903.

(See detailed accounts.)

We have again to report an increase in the ordinary income of the Union, as well as an increase in its membership. The subscriptions from societies are divided over the sectional districts, and compare with 1902 as shown below:—

|                                      | 1902.  |    |    |      |         | 1903. |    |  |  |
|--------------------------------------|--------|----|----|------|---------|-------|----|--|--|
|                                      | £      | s. | d. |      | £       | s.    | d. |  |  |
| Subscriptions from Sections :        |        |    |    |      |         |       |    |  |  |
| Ireland.....                         | 28     | 17 | 4  | .... | 29      | 4     | 5  |  |  |
| Midland .....                        | 932    | 7  | 6  | .... | 980     | 14    | 5  |  |  |
| Northern .....                       | 1,225  | 7  | 7  | .... | 1,265   | 16    | 10 |  |  |
| North-Western .....                  | 3,506  | 2  | 1  | .... | 3,606   | 11    | 3  |  |  |
| Scottish .....                       | 1,289  | 15 | 4  | .... | 1,337   | 9     | 2  |  |  |
| Southern ....                        | 1,015  | 5  | 2  | .... | 1,101   | 2     | 4  |  |  |
| South-Western .....                  | 223    | 8  | 5  | .... | 250     | 11    | 3  |  |  |
| Western .....                        | 306    | 17 | 11 | .... | 325     | 5     | 4  |  |  |
| Other Receipts—Publications, &c..... | 1,102  | 14 | 7  | .... | 1,505   | 1     | 10 |  |  |
|                                      | £9,630 | 15 | 11 |      | £10,401 | 16    | 10 |  |  |

### 30. EXPENDITURE DURING 1903.

(See detailed accounts).

The expenditure for 1903, as compared with 1902, is as under:—

|   | 1902. |    |    |      | 1903. |    |    |
|---|-------|----|----|------|-------|----|----|
|   | £     | s. | d. |      | £     | s. | d. |
| Congress ...  | 524   | 5  | 11 | .... | 391   | 8  | 7  |
| United Board.....   | 84    | 16 | 5  | .... | 117   | 6  | 11 |
| Committees of the United Board ....                       | 1,068 | 0  | 10 | .... | 931   | 15 | 3  |
| Meetings attended by Central Office..                     | 223   | 0  | 7  | .... | 248   | 3  | 5  |
| Printing .....  | 1,498 | 10 | 7  | .... | 1,493 | 11 | 1  |
| Postage and carriage .....                                | 307   | 4  | 3  | .... | 281   | 9  | 8  |
| Rents, &c. ....   | 170   | 3  | 0  | .... | 168   | 8  | 0  |
| Legal advice .....  | 172   | 12 | 4  | .... | 140   | 11 | 8  |
| Grants—Women's Guild.....                                 | 200   | 0  | 0  | .... | 200   | 0  | 0  |
| Grants—Women's Guild, Scotland ..                         | 50    | 0  | 0  | .... | 50    | 0  | 0  |
| Books, publications, &c. ....                             | 162   | 0  | 3  | .... | 215   | 5  | 10 |
| Impressed stamps and sundries.....                        | 17    | 14 | 4  | .... | 11    | 9  | 10 |
| "Co-operative News" and advertising                       | 116   | 17 | 10 | .... | 102   | 12 | 0  |
| Half of propagandist agent's salary<br>and expenses ..... | 103   | 16 | 10 | .... | 98    | 9  | 6  |
| Office furniture, &c. ....                                | 77    | 8  | 5  | .... | 37    | 14 | 6  |
| Grant to International Alliance.....                      | 20    | 0  | 0  | .... | 20    | 0  | 0  |

|  | 1902.               |    |    |      | 1903.             |    |    |
|--|---------------------|----|----|------|-------------------|----|----|
|  | £                   | s. | d. |      | £                 | s. | d. |
| Telephone rents and charges .....                                  | 8                   | 10 | 0  | .... | 13                | 7  | 1  |
| Law expenses—Hawkers' test case ..                                 | 112                 | 0  | 0  | ..   | --                |    |    |
| British Agricultural Organisation<br>Society .....                 | 10                  | 0  | 0  | .... | 10                | 0  | 0  |
| Choir Shields.....   | --                  |    |    | ..   | 170               | 0  | 0  |
| Balance of expenses—International<br>Congress and Exhibition ..... | 103                 | 13 | 1  | .... | —                 |    |    |
| Central Office expenses .....                                      | 1,949               | 6  | 8  | ..   | 2,220             | 9  | 1  |
| Sectional grants .....   | 2,832               | 17 | 7  | ..   | 2,843             | 3  | 3  |
|  | <u>£9,812 18 11</u> |    |    |      | <u>£9,765 5 8</u> |    |    |

Details of the expenditure of the United Board, its various committees, and the sectional boards will be found in another portion of the report, and are now submitted for your consideration.

### 31. INVESTMENTS.

The funds of the Union which are not required for immediate use have been invested in the following co-operative institutions:—

|   | £                 | s. | d. |
|---|-------------------|----|----|
| English Co-operative Wholesale Society .....  | 801               | 7  | 10 |
| Scottish Co-operative Wholesale Society ..... | 372               | 15 | 6  |
| Co-operative Insurance Society .....          | 100               | 0  | 0  |
| Co-operative Printing Society.....            | 50                | 0  | 0  |
| Co-operative Newspaper Society—Shares .....   | 50                | 0  | 0  |
| ” ” ” —Loans.....                             | 31                | 9  | 3  |
| Kinning Park Society .....                    | 5                 | 14 | 7  |
|   | <u>£1,411 7 2</u> |    |    |

We hope, at some future time, it may be possible to provide a sufficient surplus of funds to enable the Union to build for itself premises more suitable for its business than those which it at present occupies.

## LEGAL MATTERS.

### 32. LEGAL ADVISERS TO THE UNION.

Mr. H. Harwood (for England and Wales) and Mr. P. G. Keyden (for Scotland) have continued in office as legal advisers to the Union, and have rendered good service to the societies in various ways where legal assistance was required.

## PUBLICATIONS.

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### 33. NEW PUBLICATIONS.

The following books and pamphlets have been issued during the Congress year. Other books are in course of preparation by our Educational Committee.

- 1.—Report of the Doncaster Congress.
- 2.—Inaugural Address, by Mr. J. Shillito, J.P., F.R.G.S.
- 3.—The Boycott Pamphlets, published in book form.
- 4.—“Our Story,” by Miss Isa Nicholson.
5. “The Relation of Co-operation to Other Working-Class Movements,” by Mr. H. J. May.
- 6.—“Empire-Grown Cotton,” by Mr E. D. Morel.
- 7 —“Plain Facts for Working Men and Women on the Fiscal Question,” by Mr. Henry Vivian.
- 8.—“Which is it to be—Free Trade or Protection ?” No. 1 and No. 2, by Mr. Henry Vivian.
- 9.—Protection Masquerading as “Preferential Tariffs.”
10. “Small Holdings,” by Mr. R. Winfrey, C.C.
- 11.—“Co-operative Societies and the Income Tax,” by Mr. J. C Gray.
12. “The International Co-operative Alliance: Its Aims and Work,” by Miss J. Halford.

### 34. PUBLICATIONS SOLD AND GIVEN.

(See Appendix VIII., page 165).

We give in the Appendix particulars of the numbers of the various publications sold or otherwise distributed through the Central Office during the Congress year.

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## MATTERS OF SPECIAL IMPORTANCE.

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### 35. DANGERS TO THE MOVEMENT.

Matters are continually coming to the notice of our Board which tend to show that peril to the success of the movement is not so much to be feared from opponents without as from carelessness within.

We feel it our duty to speak plainly in regard to the weak points in the administration of some of our societies, and we call upon all societies connected with the Union to see that in the conduct of their business everything is what it ought to be.

In the first place, we call your attention to the necessity for strict observance of the rules in regard to

(a) LOANS.

Many years ago we found that some societies were accepting deposits of money as loans in a manner not permitted by the rules and to an amount much in excess of any provisions contained therein. Societies can only accept loans on the conditions and up to the amount stipulated in the rules. Security by agreement, bond, or mortgage must be given by any society accepting a loan, and money cannot be received simply on deposit except in the small savings department, in which case the amount is limited to 10s. in one payment and a total of £20 for one depositor.

We issued a pamphlet in which societies were carefully instructed how to proceed in regard to loans so as to place them on a proper footing and give legal security to the depositors. Notwithstanding our care in this direction, we still find some committees guilty of the most culpable negligence, as witness the case of the Thornes Society, now in liquidation, where poor people in good faith deposited some hundreds of pounds, ostensibly as loan, with the society, which has been entirely lost because the committee and officials did not understand their duties and responsibilities and failed to give a legal security.

Such criminal negligence is an abomination, and brings discredit on the movement. We know of some societies who are still carrying on the practice of accepting money nominally as loan, for which they give no legal security to the persons who entrust the money to their care.

*Resolution:—Societies' power to borrow.*—"That, it having come to the knowledge of the Congress that many societies have exceeded the powers contained in their rules in regard to obtaining money on loan, the attention of all societies is called to the absolute necessity for a strict observance of the rules on the part of committees and officials in respect to this important matter, and that in no case should they accept money on loan in excess of the limit fixed in the rules and except on giving such legal security as is required."

The next point is

(b) BALANCE SHEETS.

Some committees seem to think it is their duty to show a favourable balance sheet, no matter what the position of their society may be. Such committees forget their duties and their position, and overlook the allegiance which they owe to the members who have placed them in their position and trust them to carry on the business honestly for the general good of the whole body.

We speak only of what we know when we say that the fear of a drop in the dividend does, in some societies, lead to a manipulation of figures so as to show even results. Stocks can be inflated or reduced as required. Debts owing by members are often hidden in stock, so that the amount is never correctly ascertained. Assets have in some cases been retained on a balance sheet for a



long time after they have been known to be worthless, and all this is done because many committees fear to face their members with a slight drop in the amount of the dividend. If the members will be so foolish as to hold the members of the committee responsible for any change in the rate of dividend, and proceed to elect only those who will show the highest rate, irrespective of how it is produced, then so much the worse for the members in the long run; but it is no reason why a committee should pander to their greed by becoming dishonest in the compiling of their accounts.

*Resolution—Balance Sheets and Accounts.*—"That in the opinion of this Congress there should be perfect confidence between the committees and members of co-operative societies in all matters of accounts. The committees being appointed by the members as trustees or managers to act on their behalf, should realise it as their bounden duty to submit clear and correct statements to the members in regard to the transactions and position of their society, whatever the results of their business may be, whether profitable or otherwise."

The best check for this kind of thing is

(c) CAPABLE AUDITING.

(See Appendix IX., p. 168).

We urge all societies to employ only qualified auditors—either such persons who have proved their efficiency by obtaining the certificate issued by the Co-operative Union—a list of whom is given in the Appendix—or otherwise a public auditor or qualified accountant as the case may be.

*Resolution—Auditing Societies' Accounts.*—"That this Congress desires to impress upon societies the necessity for greater care to be exercised in the selection of auditors, and earnestly recommends that all societies should have their accounts audited (a) by persons who have obtained the 'audit certificate' of the Co-operative Union, or (b) by public auditors appointed by the Treasury under the provisions of the Industrial and Provident Societies Act, or (c) in cases where such auditors are not available, by local auditors possessing the best qualifications for the position."

Even with this safeguard errors may creep in unless there is great care in the

(d) SELECTION OF OFFICERS.

Societies are not sufficiently careful in the selection of persons to fill some of the most important offices. During the past year a case has come under our notice where on two occasions the same person was successful in his application to be appointed as secretary to a society. The applicant appears to have sent copies only of *undated testimonials* and was appointed on the strength of these,

and only after appointment did the society take the trouble to inquire about the originals and communicate with the societies or persons who were supposed to have given them. In this case it was found that the man had served a term of imprisonment for fraud on a society where he had previously been engaged. A still worse case is one that occurred quite recently, where the president, secretary, and a member of the committee of a society each gave a testimonial to a person applying for a position as secretary to a society which had just suffered serious loss through a former official, and in this instance the persons who gave the testimonials knew that the person had been released from prison three days previously, where he had served a term for forgery, and when charged with this they could not see that they had done any wrong as they had only testified to his "ability" and had not mentioned "honesty" in the testimonials they had given. What wonder that some societies go wrong when such perverted ideas of morality exist.

Another serious hindrance, and also danger, to the movement is

(e) OVERLAPPING.

This still prevails amongst co-operative societies in many districts, and it is an evil wherever it exists. Its results are harmful in many ways. The commercial instinct of the society and of its individual members is developed at the expense of the best instincts of co-operative life. Co-operators cannot succeed by competing with each other, because competition of this kind, sooner or later, leads to unco-operative practices in business, and it becomes neither better nor worse than an ordinary commercial business. Co-operators cannot too soon learn the lesson that it is not so much by the extent of their trade as by their method of doing it that their future success must be judged.

The sectional boards have been very busy during the year in attempting to reduce the evil of overlapping wherever it was found that their services would be accepted in bringing about an amicable arrangement between the competing societies, and we are pleased to note that in several cases their efforts have been successful.

*Resolution.*—"That this Congress condemns the practice of 'overlapping' by co-operative societies as being inconsistent with the principles of co-operation, and calls upon all societies in districts where rivalry and overlapping exists to submit their differences to their sectional boards for arbitration, with a view to amalgamation of interests where found practicable, or otherwise solving the difficulties by having fixed boundaries."

## GENERAL MATTERS.

### 36. TRAINING CENTRES FOR MANAGERS.

At last Congress a plan was submitted for establishing training centres for managers and officials of co-operative societies to become thoroughly trained in

the duties of their respective positions. The plan was approved by Congress, and the United Board were authorised to establish training centres where deemed necessary and also to arrange for tuition by correspondence for persons living in districts remote from such centres.

The United Board decided to establish two centres as an experiment, therefore arrangements were made for one at Glasgow and one at Manchester as being in the opinion of the Board the two places most convenient for the greater portion of the intending students.

The centre in Glasgow was placed under the charge of Mr. David Rowat, of the Paisley Provident Society, and Mr. Charles Wright, assisted by Mr. W. Pomfret (respectively manager and secretary of the Manchester and Salford Society), had charge of the one in Manchester.

There have been 116 students at the Glasgow centre and 131 at Manchester.

The examinations were held on April 27 and May 4, the examiners being Mr. A. Mallace (Edinburgh St. Cuthbert's), for Scotland, and Messrs. W. Openshaw (C.W.S., London) and W. H. Elliott (Stratford), for Manchester. The results will not be known in time for inclusion in this report.

### **37. SHIELDS FOR CHORAL FESTIVALS.**

The rules laid down by the United Board for the guidance of co-operative choral associations in competing for the "Shields" offered by the Co-operative Union were submitted to the last Congress and approved. Only three shields have as yet been provided by the Union. These have been required by the Midland, Northern, and North-Western Sections, and have this year been won by the choirs belonging to the following societies, viz., Lenton and Nottingham (Midland), Sunderland (Northern), and Leeds (North-Western). The shields are to be held for one year by the respective winners, and are then to be handed back to the Co-operative Union for another competition.

### **38. "ROBERT OWEN" MEMORIAL AT NEWTOWN.**

The Doncaster Congress approved a suggestion made by the chairman that the balance of £700 then required to complete the amount expended on that portion of the public library at Newtown, known as the "Owen Wing," should be subscribed by the co-operative movement.

We issued a circular to societies asking for additional donations to enable us to complete the amount, and thus carry out the wishes of Congress. Our appeal has resulted in the sum of £253. 11s. 4d. being subscribed by 94 societies. This amount included the handsome donation of £100 from the Scottish Co-operative Wholesale Society.

The amount has now been handed over to the public library committee at Newtown, and the fund is now closed.

### 39. OWEN'S LETTERS AND CORRESPONDENCE.

We received a communication from Mr. G. J. Holyoake stating that he had in his possession nearly 3,000 letters and original documents forming part of the immense correspondence which Robert Owen had with eminent persons in all parts of the world. Mr. Holyoake had carefully perused the letters and had them arranged in order of date and subjects, and he then offered them to the Co-operative Union for the purpose of being deposited and used in connection with any Owen institution which may hereafter be established in connection with our movement. We agreed to pay Mr. Holyoake a small sum to cover the cost to which he had been put in collecting and arranging the letters, and they have now passed into our possession and will be kept at our Central Office.

### 40. CONVALESCENT HOMES.

The past year has seen marked progress made towards the establishment of additional convalescent homes for co-operators.

In Scotland, the Seaside Home first established in the west will soon be supplemented by an Inland Home in the east. In England, the Roden Home carried on by the English Co-operative Wholesale Society, and the Gilsland Home in the Northern Section, will shortly have the support of two additional homes in the North-Western Section, where it is proposed to have them established at Lytham and Otley. When the six homes get in full working order there will be accommodation for about 500 convalescents at one time.

The Southern Section has adopted the scheme of a "Convalescent Fund" in preference to the establishment of a "Home." Further reference to the scheme will be found in the report of the section.

### 41. THE UNIVERSITY SCHOLARSHIPS.

The General Secretary had an interview with the Vice-Chancellor of Oxford University in regard to the "Hughes" and "Neale" Scholarships, founded at Oriel College, with the view, if possible, of making the scholarships more attractive and accessible to the sons of co-operators by altering the form of the examination, and also for the purpose of suggesting a course of instruction which would make the scholars capable of rendering useful service to the co-operative movement in the years following their college life. We are not able yet to report the result of this interview, but we have no doubt something will be done to make these scholarships more attractive and useful.

The following is a list of the scholars from the commencement :—

|                   |       | Qualifying Society.                     |
|-------------------|-------|---|
| "Hughes" Scholar, | 1884— | Rev. T. P. Broadbent (deceased), Lewes. |
| "                 | "     | 1888—Mr. J. S. Ramsay.....              |
| "Neale"           | "     | 1890—Rev. E. S. Oliver.....             |
| "Hughes"          | "     | 1892—Mr. A. Hickling.....               |
| "Neale"           | "     | 1894—Mr. W. G. Tweedale.....            |
| "Hughes"          | "     | 1896—Mr. R. T. Cooper.....              |
| "                 | "     | 1899—Mr. H. C. Horne.....               |
| "                 | "     | 1901—Mr. S. B. Hartley.....             |
| "Neale"           | "     | 1903—Mr. G. Garlick.....                |



## CONNECTION WITH OTHER BODIES.

### 42. CO-OPERATIVE ORGANISATIONS IN OTHER COUNTRIES.

- (a) *The General Union of German Co-operative Societies.*—The 44th annual meeting of the General German Union took place at Dantzig, in August. We were not able to be represented on that occasion, but we sent our best wishes for the success of the Congress.
- (b) *The Union of Co-operative Societies in Switzerland.*—Mr. F. A. Ciappessoni and the General Secretary represented our Union at the annual meeting of the Swiss co-operative societies, which was held at Vevey on July 25th and following days. Messrs. W. H. Brown and J. Shillito were also present representing the Co-operative Wholesale Society, and Mr. Maxwell represented the Scottish Wholesale Society.
- (c) *The Co-operative Union of Denmark* Mr. J. Johnston represented the Union at the first Congress of the General Union of co-operative societies in Denmark. The Congress assembled at Copenhagen, on September 25th and 26th last.
- (d) *Federation of Co-operative Societies in Holland.*—The General Secretary was appointed to attend as our representative the general meeting of the Federation of Co-operative Societies in Holland, which was held at The Hague, on September 26th and 27th.

Reports of the proceedings at the above-named congresses were presented to the United Board by the representatives appointed to attend.

- (e) *The Co-operative Union of India.*—We received an application from the Co-operative Union of India to be admitted as a member of our Co-operative Union, but as the rules of our Union only permit of registered societies or bodies corporate being admitted to membership, we replied that it was not within our power to accede to their request to be admitted as an ordinary subscribing member, but that we should be pleased to admit their union as an honorary member and to give every assistance in our power towards the development of the movement in India.

### 43. THE TRADES UNION CONGRESS.

The annual Trades Union Congress was held at Leicester on September 7th, 8th, and 9th, and was attended by Mr. John Potter and the General Secretary as representatives of our Union. Our representatives were cordially received by the congress, but owing to the time occupied by the American deputation, who preceded them, they were left with only about five minutes between them in which to convey the message from the Co-operative Union to their co-workers, the trade-unionists.

#### 44. THE NATIONAL UNION OF TEACHERS.

Mrs. Abbott and Mr. W. H. Berry were appointed to represent us at the annual meeting of the National Union of Teachers, which was held at Portsmouth during Easter week.

#### 45. INTERNATIONAL BUREAU OF PEACE.

We forwarded to the secretary of the International Bureau of Peace the resolution passed by the Doncaster Congress, as follows:—

That this Congress emphatically declares itself in favour of the settlement of international disputes by means of arbitration, and in order to attain this object, it is hereby agreed that the Co-operative Union should give its adhesion to the Central Bureau of Peace, which has its headquarters at Berne, in Switzerland.

The twelfth Congress of Peace, convened by the International Bureau, was held at Rouen on September 22nd and the following days. We were invited to attend but were not represented.

It is now suggested that the co-operative movement, through its Congress, should express itself in favour of an arbitration treaty being entered into between this country and the United States, as has been done in the case of France, and a resolution is submitted to you for that object.

*Resolution*:—"That this Congress of co-operators being firmly convinced of the benefits to be derived from international peace, and believing that it is possible to settle international disputes by means of arbitration, desires to record its satisfaction that an arbitration treaty has been recently made between this country and France, and to express a hope that this important step may be followed by a similar treaty to be entered into between Great Britain and the United States."

#### 46. THE WOMEN'S GUILDS.

(See Appendix X., page 170.)

We have had pleasure in giving our usual support to the work being carried on by the Women's Guilds of England and Scotland. During the year we have contributed £200 to the English and £50 to the Scottish Guild. This year marks the Coming of Age of the English Women's Guild, and a History of the Guild, 1883-1904, is being brought out, which will be on sale at the Congress Exhibition.

## BENEVOLENT FUND.

### 47. THE BLANDFORD MEMORIAL.

The delegates at the Doncaster Congress subscribed the sum of 164. 2s. to the Blandford Memorial. The amount was used in purchasing articles of use selected by the charitable institutions in Doncaster as follows:—

- (a) To the Doncaster General Infirmary and Dispensary, an operating table.
- (b) To the Yorkshire Institution for the Deaf and Dumb, Doncaster, a case of models and a clock for the schoolroom.

These objects were duly presented to the institutions above-named on January 25th by Mr Shillito, the President of Congress, accompanied by the General Secretary and members of the reception committee.

## CONGRESS.

### 48. SUBJECTS FOR CONGRESS.

We commend to your special attention, and afterwards to the consideration of your societies, the papers which have been specially prepared for this Congress on the following important subjects, viz. :—

- (a) "How best can co-operative societies utilise their educational funds in view of the educational facilities now provided by municipal and local authorities," by Mr. W. R. Rae, Chairman of the Educational Committee of the Co-operative Union.
- (b) "Reserve Funds and Depreciation, and the advisability or otherwise of having transferable shares," by Mr. T. Wood, Examiner in Auditing to the Co-operative Union.

### 49. THE CONGRESS OF 1905.

(See Appendix XI., page 182).

We have received applications for the Congress of 1905 as under :—

- (a) Dundee: From the City of Dundee and the Dundee and District Coal Co-operative Societies.
- (b) Edinburgh: From the St. Cuthbert's, the Norton Park, and the Leith Provident Co-operative Societies.
- (c) Paisley: From the Provident, the Manufacturing, the Underwood Coal, and the Equitable Co-operative Societies.

We appointed a deputation, consisting of Mr. J. Johnston and Mr. A. Whitehead (assistant secretary), to visit the place with a view to ascertaining the available accommodation. Their report is submitted in the appendix

## OBITUARY.

### 50. DECEASED CO-OPERATORS.

The *Co-operative News* has contained notices in reference to the decease of the undermentioned co-operators during the year which has elapsed since last Congress :—

1903.

|                                  | Page          |                                   | Page |
|----------------------------------|---------------|-----------------------------------|------|
| Allitt, W. T., Manchester .....  | 1146          | Laycock, J., Bradford .....       | 1291 |
| Ashworth, H., Haslingden .....   | 571           | Lloyd, D. H., Chicago .....       | 1265 |
| Campbell, W., Leeds .....        | 540, 541, 548 | Lumb, D., Halifax .....           | 551  |
| Catley, L., Bridgwater .....     | 1183          | Lyons, J., Pendleton .....        | 822  |
| Gandy, J. A., Barnsley .....     | 1538          | Mitchison, J., West Herrington .. | 975  |
| Greenwood, H., Halifax .....     | 648           | Pearson, A., Mrs., Eccles .....   | 1410 |
| Hartley, J., Hebden Bridge ..... | 581           | Pearson, T., Eccles .....         | 689  |
| Heaney, W., Whaley Bridge .....  | 1318          | Ricketts, Mrs., Masborough ..     | 799  |
| Henderson D., Blaydon .....      | 862           | Rook, J., Aspatria .....          | 1084 |
| Hey, J. E., Summerseat .....     | 1258          | Scotton, A., Mrs., Derby .....    | 584  |
| Hogg, W., Consett .....          | 693           | Teal, J., Siddal .....            | 1183 |
| Lake, J., Newcastle .....        | 1084          | Whiting, I., Moulton .....        | 1539 |

1904.

|   | Page |                                     | Page     |
|---|------|-------------------------------------|----------|
| Ardern, J., Compstall .....                     | 265  | Hendy, G., Bristol .....            | 285      |
| Boddy, J. H., Handsworth Wood-<br>house .....   | 297  | Jones, G., Wollaston ..             | 263      |
| Buckley, R., Waterloo .....                     | 203  | Threadgill, A. E., Mrs., Grays .... | 297      |
| Dairs, J. H., Bristol .....                     | 285  | Tutt, R. H., London .....           | 269, 291 |
| Dawson, W., Wakefield .....                     | 263  | Tutt, W. G., Sheerness .....        | 158      |
| Hallam, J., Stapleford and Sandi-<br>acre ..... | 297  | Walker, Mr., Nottingham .....       | 330      |
|   |      | Wickham, H., New Brompton ..        | 128, 129 |
|   |      | Worley, W., Moulton .....           | 203      |



# APPENDIX TO THE REPORT OF CENTRAL BOARD.

## I.—LIST OF SOCIETIES WHICH HAVE FAILED TO SUPPLY PARTICULARS FOR THE STATISTICS OF 1903.

ARRANGED IN THEIR RESPECTIVE SECTIONS.

(See Report 1, page 77.)

### IRELAND (9).

\*Ballinagleragh.  
Ballinamona.  
Belfast Tailors.  
Coalisland.  
Dunsany.

Greenore.  
Lurgan.  
Shamrock.  
Suffolk.

### MIDLAND SECTION (32).

Anstey.  
Blyth Nornay and District.  
Bozeat.  
Brassington.  
Broadwell.  
Broughton Boot and Shoe.  
Burwarton.  
Cosby Agricultural.  
Coventry Farmers' Dairy.  
Cropwell Bishop.  
East Haddon.  
East Markham Agricultural.  
Edwinstowe.  
Evesham Growers' Association.  
Gaydon.  
Hazelbeach.

Leicestershire Agricultural.  
Loughboro' Working Men's.  
Markfield.  
Muskham Agricultural.  
Nottingham Bakers.  
Pailton.  
Paradise (Foleshill).  
Pleasley Works.  
Prees.  
Rugeley.  
\*Shirebrook.  
Stone.  
Stratford-on-Avon.  
Sutton Bonnington.  
Walgrave Productive.  
Walsall Horse Collar and Leather.

## NORTHERN SECTION (1).

North Seaton Farming.

## NORTH-WESTERN SECTION (37).

|                                    |                            |
|------------------------------------|----------------------------|
| Altofts.                           | Holmfirth Boot and Shoe.   |
| Amalgamated Builders (Manchester). | Hopton (Upper).            |
| Bagslate.                          | Ingrow.                    |
| Bradford and District Railway      | Llanrug.                   |
| Servants' Coal Supply.             | Lower Darwen Conservative. |
| Broadbottom.                       | Lumb.                      |
| Brock Agricultural (Preston).      | Mexbro'.                   |
| Castleford and Allerton.           | New Hey Provident.         |
| Cefn (Ruabon).                     | Perseverance (Darwen)      |
| Cowling.                           | Pilsley.                   |
| „ Beehive.                         | Sedbergh (New).            |
| Dearnley and Featherstall.         | Settle.                    |
| *Eckington.                        | Shelley.                   |
| Farnley.                           | Small Bridge.              |
| Foxdale.                           | *Steeton.                  |
| Grange-over-Sands.                 | Swinton (Upper).           |
| Halifax Builders.                  | Uppertown.                 |
| Heath and Williamthorpe.           | Winewall.                  |
| Hoddlesden.                        | Woodley.                   |

## SCOTTISH SECTION (31).

|                          |                                    |
|--------------------------|------------------------------------|
| Auchterarder Feus.       | Edinburgh Professional Supply.     |
| „ Provident.             | Elgin.                             |
| „ Baking.                | Forfar Northern.                   |
| Banchory.                | „ Free Trading Saving.             |
| Banton.                  | „ West Town.                       |
| Blairdardie.             | Forth Provident.                   |
| Campbeltown.             | Govan Old Victualling.             |
| Carnoustie Equitable.    | Hamilton Palace Colliery.          |
| Carronbridge.            | Kirriemuir.                        |
| Carronhall and Kinnaird. | Montrose Baking.                   |
| Carronshore Baking.      | Muthill.                           |
| *Chapelhall.             | Niddrie.                           |
| Chryston.                | Rutherglen Victualling and Baking. |
| *Condorrat.              | Strathisla.                        |
| Dalry Baking.            | Tarff Vale Agricultural.           |
| Edenvale.                |                                    |

## SOUTHERN SECTION (33).

|   |                                  |
|---|----------------------------------|
| Andover.  | London—*British Bone Brush Manu. |
| Bexley Heath.                                   | facturers.                       |
| *Brandon.                                       | „ London & Country Builders.     |
| Burwell.  | „ Electrical Engineers.          |
| Childe Okeford.                                 | „ General Builders.              |
| Civil Service (Haymarket).                      | „ Hamilton Shirt.                |
| Co-operative Institute (London).                | „ Productive.                    |
| Crays (St. Mary Cray).                          | Long Wittenham.                  |
| East Greenwich.                                 | Middleton Stoney.                |
| Euston (London).                                | Newhaven.                        |
| Finborough.                                     | New Swindon Provident.           |
| Forton Coal (Gosport).                          | St. Neots.                       |
| Gothic (Edmonton).                              | Sharnbrook.                      |
| Grayshott and District Refreshment Association. | Shirburn.                        |
| Greenwich Bread and Flour.                      | Southall.                        |
| Lavenham.                                       | South Darenth.                   |
|   | Swanbourne.                      |
|   | Sutton.                          |

## SOUTH-WESTERN SECTION (2).

|       |                    |
|-------|--------------------|
| Bath. | Street Industrial. |
|-------|--------------------|

## WESTERN SECTION (18).

|                               |                        |
|-------------------------------|------------------------|
| Abercynon.                    | Hereford Agricultural. |
| Abergwynfi.                   | Nantymoel.             |
| Blaengarw.                    | Penrhiwceiber.         |
| Caerau and Spelter (Maesteg). | Phoenix (Nantyglo).    |
| Craigcefnparc.                | Resolven.              |
| Cwmavon.                      | Tidenham.              |
| Duffryn (Mountain Ash).       | Treharris.             |
| Ferndale.                     | Treorky.               |
| Hereford.                     | Trimsaran.             |

## SUMMARY.

|                             |     |
|-----------------------------|-----|
| Ireland .....               | 9   |
| Midland Section .....       | 32  |
| Northern Section .....      | 1   |
| North-Western Section ..... | 37  |
| Scottish Section .....      | 31  |
| Southern Section .....      | 33  |
| South-Western Section ..... | 2   |
| Western Section .....       | 18  |
| Total .....                 | 163 |

Societies marked \* have since sent in their statistical returns, but the particulars were received too late for inclusion in the statistics.

## II.—Returns relating to Co-operative Productive Societies which provide in their Rules for a portion of the Profits being given to Labour.

*Particulars taken from the Statistical Returns.*

(See Report 4, page 80.)

(a) ENGLAND.

| NAME OF SOCIETY.                          | Trade for 1903. | Profit. | Amount of Profit paid to Labour. | Amount of Wages. | Rate per £ on Wages. | Proportion of Profits allotted to Workers after providing for payment of a fixed rate of Interest on Share Capital. |
|---|-----------------|---------|----------------------------------|------------------|----------------------|---|
|   | £               | £       | £                                | £                | s. d.                |   |
| Airedale Worsted Manufacturers (Bradford) | 18779           | 982     | 37                               | 1872             | 0 5                  | Equal rate per £ with capital and trade.  |
| Alcester Needlemakers ....                | 2074            | 4       | ..                               | 664              | ..                   | Equal rate per £ with capital and trade.  |
| §Andrews Watch (Coventry)                 | 811             | ..      | ..                               | 331              | ..                   | 45 per cent of net profits.   |
| §Bedford Leather Manufacturers            | 764             | ..      | ..                               | 454              | ..                   | 40 per cent of net profits.   |
| Birmingham Printers .....                 | 1135            | 72      | 12                               | 425              | 1 0                  | 40 per cent of net profits.   |
| Blackpool Mineral Water Supply            | 1628            | ..      | ..                               | 674              | ..                   | 5 per cent of net profits.  |
| Blackpool Union Printers..                | 2681            | 71      | ..                               | 991              | ..                   | 40 per cent of net profits.   |
| Bolton Cabinet Makers ....                | 5453            | 111     | ..                               | 2893             | ..                   | 40 per cent of net profits.   |
| Bradford Builders .....                   | 237             | 9       | 3                                | 227              | ..                   | ....  |
| Bradford Cabinet Makers ..                | 5383            | 216     | 20                               | 2073             | 0 4                  | Equal rate per £ with trade, and capital one-fourth of said rate.   |
| Bristol Pianoforte.....                   | 1403            | 125     | ..                               | 497              | ..                   | 30 per cent of net profits.   |
| British Bone Brush Manufacturers (London) | ..              | ..      | ..                               | ..               | ..                   | ....  |
| Bromsgrove Nail Forgers ..                | 1812            | 167     | 22                               | 1037             | 0 8                  | 25 per cent of net profits.   |
| Broughton Boot and Shoe..                 | ..              | ..      | ..                               | ..               | ..                   | 38 per cent of net profits  |
| §Burnley Self-Help Cotton Spinning, &c.   | 55418           | ..      | ..                               | 8534             | ..                   | No profits until Suspense Account is cleared.   |
| Calderdale Clog Sundries Manufacturing    | 3153            | 156     | 19                               | 790              | 0 6                  | Equal rate per £ with trade.  |
| Chesham Boot and Shoe ..                  | ..              | ..      | ..                               | ..               | ..                   | 40 per cent of net profits.   |
| Colne Vale Corn Millers (Slaithwaite)     | 89025           | 4592    | 94                               | 2246             | 0 10½                | Equal rate per £ with trade.  |
| Co-operative Bass Dressers (London)       | 5382            | 622     | 247                              | 1410             | 4 0                  | Equal rate per £ with trade.  |
| Co-operative Builders (Camberwell)        | 10644           | 740     | 394                              | 4922             | 1 8                  | Equal rate per £ on wages and on the interest paid on share capital.  |
| Co-operative Photographers (Stroud)       | 256             | 11      | 1                                | 90               | 0 4                  | 35 per cent of net profits.   |

Societies marked § have made a loss for the year 1903.



| NAME OF SOCIETY.                               | Trade for 1903. | Profit. | Amount of Profit paid to Labour. | Amount of Wages. | Rate per £ on Wages. | Proportion of Profits allotted to Workers after providing for payment of a fixed rate of interest on Share Capital.  |
|--|-----------------|---------|----------------------------------|------------------|----------------------|--|
| Co-operative Printing Society (Manchester)     | £ 78480         | £ 4899  | £ 667                            | £ 29608          | s. d.<br>0 6         | Equal rate per £ with capital and trade.   |
| Co-operative Sundries Manufact'ng (Droylsden). | 36713           | 2227    | 245                              | 5789             | 1 3                  | Equal rate per £ with capital and trade.   |
| §Coventry Builders .....                       | 488             | ..      | ..                               | 263              | ..                   | 40 per cent of net profits.  |
| Coventry Watch Manufact'g                      | 2453            | 43      | ..                               | 1119             | ..                   | Equal division of profits in two parts between labour and trade  |
| §Delph Woollen Manufact'g.                     | 797             | ..      | ..                               | 375              | ..                   | Equal rate per £ with capital and trade.   |
| §Derby Builders .....                          | 4564            | ..      | ..                               | 1732             | ..                   | Workers, tenants, and customers—workers and tenants to share at an equal rate per £ on wages and rents, and customers to have half such rate on purchases                            |
| Derby Printers .....                           | 784             | 77      | 21                               | 325              | 1 5½                 | 40 per cent of net profits.  |
| Derby Umbrella Man'fac'trs                     | ..              | ..      | ..                               | ..               | ..                   | 40 per cent of net profits.  |
| Desboro' Boot and Shoe ..                      | 17197           | 1005    | 223                              | 5382             | 0 10                 | 40 per cent of net profits.  |
| „ Corset Manufact'g                            | 6095            | 253     | ..                               | 1718             | ..                   | 30 per cent of net profits.  |
| Dudley Bucket and Fender                       | 23589           | 2246    | 570                              | 7118             | 1 9                  | 25 per cent of net profits.  |
| §Dudley Mat Makers .....                       | 64              | ..      | ..                               | 73               | ..                   | 30 per cent of net profits.  |
| Eccles Manufacturing ....                      | 14655           | 716     | ..                               | 3664             | ..                   | Equal rate per £ with capital.   |
| Finedon Boot and Shoe ....                     | 17273           | 1057    | 697                              | 5457             | 2 0½                 | Equal rate per £ on wages and on the interest paid on share capital  |
| *Garden City Press (Hitchin)                   | ..              | ..      | ..                               | ..               | ..                   | 40 per cent of net profits.  |
| General Builders (London)                      | ..              | ..      | ..                               | ..               | ..                   | 55 per cent divided amongst workers tenants, and customers—workers and tenants to share at an equal rate per £ on wages and rents, and customers to have half such rate on purchases |
| §General Engineers (London)                    | 447             | ..      | ..                               | 289              | ..                   | 45 per cent of net profits   |
| Glenfield Progress Boot and Shoe               | 11142           | 497     | 101                              | 3184             | 0 8                  | 40 per cent of net profits   |
| Halifax Builders .....                         | ..              | ..      | ..                               | ..               | ..                   | ....   |
| Hamilton Shirt Making ....                     | ..              | ..      | ..                               | ..               | ..                   | ....   |
| Haslemere Builders.....                        | 35395           | 1335    | 368                              | 13117            | ..                   | ....   |
| Hebden Bridge Fustian ....                     | 41346           | 3269    | 424                              | 13966            | 0 7½                 | Equal rate per £ with trade  |
| Higham Ferrers Boot & Shoe                     | 9207            | 408     | 93                               | 2870             | 0 7½                 | 40 per cent of net profits   |
| Huddersfield Brush Mann-<br>facturing          | 4343            | 320     | 51                               | 1413             | 0 9                  | Equal rate per £ with trade.   |
| Hull General Builders ....                     | 6705            | 264     | ..                               | 2600             | ..                   | 40 per cent of net profits.  |
| „ General Shipwrights..                        | ..              | ..      | ..                               | ..               | ..                   | 30 per cent of net profits   |

\* Not commenced business at end of 1903. Societies marked § have made a loss for the year 1903

| NAME OF SOCIETY.                              | Trade for 1903. | Profit. | Amount of Profit paid to Labour. | Amount of Wages. | Rate per Wages. | Proportion of Profits allotted to Workers after providing for payment of a fixed rate of Interest on Share Capital.   |
|---|-----------------|---------|----------------------------------|------------------|-----------------|---|
|   | £               | £       | £                                | £                | s. d.           |   |
| Hull Printers .....                           | 1938            | 110     | 12                               | 1146             | ..              | 40 per cent of net profits  |
| Ideal Clothiers, Wellingboro'                 | 14310           | 932     | 197                              | 4340             | 0 9             | 30 per cent of net profits  |
| Keighley Ironworks .....                      | 16302           | 1012    | 49                               | 4117             | 0 3             | Equal rate per £ with capital and labour.   |
| Kettering Boot and Shoe ..                    | 46691           | 3642    | 1074                             | 14383            | 1 7½            | 40 per cent of net profits  |
| „ Builders .....                              | 18711           | 633     | 118                              | 5701             | 0 5             | 45 per cent of net profits.   |
| „ Clothing .....                              | 45117           | 3333    | 777                              | 12665            | 1 2½            | 30 per cent of net profits.   |
| „ Corset .....                                | 15020           | 920     | 224                              | 5314             | 1 0             | 35 per cent of net profits.   |
| „ Union Boot & Shoe                           | 15640           | 432     | 83                               | 4831             | 10 10           | 35 per cent of net profits.   |
| Kirkby-in-Ashfield Manufacturers              | 4324            | 45      | ..                               | 785              | ..              | 30 per cent of net profits  |
| Leek Silk Twist Manufact'g                    | 19908           | 876     | 354                              | 4372             | 1 6             | No definite provision in rules  |
| Leicester Anchor Boot and Shoe                | 29463           | 650     | 122                              | 10043            | 0 3             | 40 per cent of net profits  |
| Leicester Basket Makers ..                    | 1010            | ..      | ..                               | 480              | ..              | 30 per cent of net profits.   |
| Leicester Boot and Shoe ..                    | 48967           | 2172    | 455                              | 15685            | 1 1½            | 40 per cent of net profits.   |
| Leicester Builders .....                      | 4250            | 21      | ..                               | 1705             | ..              | 60 per cent divided amongst workers, tenants, and customers—workers and tenants to share at an equal rate per £, and customers to have half such rate on purchases. |
| *Leicester Cabinet and Wood Workers           | ..              | ..      | ..                               | ..               | ..              | 40 per cent of net profits.   |
| †Leicester Carriage Builders and Wheelwrights | 214             | 13      | ..                               | 139              | ..              | ....  |
| Leicester Engineers .....                     | 2231            | 36      | ..                               | 899              | ..              | 40 per cent of net profits.   |
| Leicester Printers .....                      | 8624            | 619     | 107                              | 3115             | 0 8½            | 40 per cent of net profits.   |
| Leicester Self-Help Boot and Shoe             | 8307            | 45      | 26                               | 2495             | 0 5             | 30 per cent of net profits.   |
| Licensed Trade Supply (Coventry)              | 2461            | 155     | 3                                | 788              | ..              | ½d. in the £ on the gross sales, or ¼d. in the £ on the net profits, as the ordinary business meetings fix.   |
| London Bookbinders .....                      | 807             | 58      | ..                               | 405              | ..              | One-third of net profits.   |
| London Clothiers .....                        | 1197            | 102     | 8                                | 160              | 1 0             | 40 per cent of net profits.   |
| London Electrical Engineers                   | ..              | ..      | ..                               | ..               | ..              | 40 per cent of net profits.   |
| *London Mosaic Workers ..                     | ..              | ..      | ..                               | ..               | ..              | All the net profits.  |
| London Productive .....                       | ..              | ..      | ..                               | ..               | ..              | 30 per cent of net profits.   |
| Long Buckby Boot and Shoe                     | 1997            | 56      | 8                                | 906              | 0 5             | 35 per cent of net profits.   |
| Long Eaton Printers .....                     | 742             | 38      | 10                               | 351              | ..              | 50 per cent of net profits.   |

\* Not commenced business at end of 1903. † Statement for six months only. ‡ First half of year only. Societies marked § have made a loss for the year 1903.

| NAME OF SOCIETY.   | Trade for 1903. | Profit. | Amount of Profit paid to Labour. | Amount of Wages. | Rate per £ on Wages. | Proportion of Profits allotted to Workers after providing for payment of a fixed rate of interest on Share Capital. |
|--|-----------------|---------|----------------------------------|------------------|----------------------|---|
|  | £               | £       | £                                | £                | s. d.                |   |
| Macclesfield Silk Manufac-<br>turing                       | 15870           | 431     | ..                               | 5628             | ..                   | Five-ninths of the net profits.   |
| Martley Basket Makers....                                  | ..              | ..      | ..                               | ..               | ..                   | 65 per cent of net profits.   |
| Medway Ship Building ....                                  | 1575            | 116     | 22                               | 322              | 1 3                  | 40 per cent of net profits.   |
| Midland Boot Manufactur-<br>ing (Wellingboro')             | 7194            | 142     | ..                               | 2161             | ..                   | 40 per cent of net profits.   |
| Midland Productive Tin-<br>plate Workers (Birming-<br>ham) | 2960            | 100     | ..                               | 1100             | ..                   | 50 per cent of the net profits  |
| † "Morning Star" Sundries<br>(Leicester).                  | 621             | 5       | ..                               | 113              | ..                   | 35 per cent of net profits.   |
| Nantwich Boot and Shoe..                                   | 4693            | 149     | 59                               | 1859             | 0 8                  | 40 per cent of net profits  |
| Nelson Self-Help Manufac-<br>turing                        | 27836           | ..      | ..                               | 6809             | ..                   | All the net profits.  |
| Northamptonshire Produc-<br>tive (Wollaston)               | 21245           | 1134    | 428                              | 6700             | 1 3½                 | 40 per cent of net profits.   |
| North Wales Quarries<br>(Bethesda)                         | 3598            | 61      | ..                               | ..               | ..                   | 40 per cent of net profits.   |
| Norwich Boot and Shoe....                                  | 2210            | 60      | ..                               | 625              | ..                   | 35 per cent of net profits.   |
| *Norwich Printers .....                                    | ..              | ..      | ..                               | ..               | ..                   | 30 per cent of net profits.   |
| §Nottingham Printers .....                                 | 1395            | ..      | ..                               | 672              | ..                   | 20 per cent of net profits.   |
| Oxford Builders.....                                       | 1772            | 57      | 15                               | 964              | ..                   | 45 per cent of net profits.   |
| Plymouth Printers .....                                    | 1663            | 68      | 15                               | 411              | 0 9                  | 40 per cent of net profits.   |
| Raunds Productive .....                                    | 10052           | 7       | ..                               | 3526             | ..                   | Equal rate per £ on wages and<br>on the interest paid on capital.   |
| Ringstead Unity .....                                      | 5613            | 484     | ..                               | 2195             | ..                   | Equal rate per £ on wages and<br>on the interest paid on share<br>capital.  |
| Rothwell Boot and Shoe ..                                  | 11300           | 210     | ..                               | 2809             | ..                   | 40 per cent of net profits.   |
| St. Crispin Productive<br>(Raunds)                         | 23932           | 1116    | 596                              | 7246             | 1 7½                 | Equal rate per £ on wages<br>and on the interest paid on<br>share capital.  |
| §Sheffield Builders.....                                   | 1002            | ..      | ..                               | 429              | ..                   | 45 per cent of net profits.   |
| Sheffield Cutlery .....                                    | 1579            | 174     | ..                               | 790              | ..                   | Equal rate per £ with trade.  |
| §Sheffield Federated Cutlers                               | 1199            | ..      | ..                               | 684              | ..                   | Equal rate per £ with capital.  |
| Sheffield Trade-Unionists'<br>Sheep Shear Manufact'ng      | 14023           | 1429    | 536                              | 5792             | 2 0                  | Not exceeding 5 per cent on<br>wages.   |
| "Sperope" Boot Manufac-<br>turing (Barwell)                | 10654           | 288     | 40                               | 2536             | ..                   | 40 per cent of net profits.   |
| §Thomson, Wm., and Sons..                                  | 18718           | ..      | ..                               | 5693             | ..                   | Equal division of profits in two<br>parts between labour and<br>trade.  |
| Walgrave Productive .....                                  | ..              | ..      | ..                               | ..               | ..                   | Equal rate per £ on wages and<br>on the interest paid on share<br>capital.  |

\* Not commenced business at end of 1903.

† Statement for six months only.

Societies marked § have made a loss for the year 1903.

| NAME OF SOCIETY.                                  | Trade for 1903. | Profit. | Amount of Profit paid to Labour. | Amount of Wages. | Rate per £ on Wages. | Proportion of Profits allotted to Workers after providing for payment of a fixed rate of Interest on Share Capital. |
|---|-----------------|---------|----------------------------------|------------------|----------------------|---|
| Walsall Harness Makers ..                         | £ ..            | £ ..    | £ ..                             | £ ..             | s. d.                | 40 per cent of net profits.   |
| Walsall Horse Collar and Leather Manufacturing .. | ..              | ..      | ..                               | ..               | ..                   | Double the rate per £ on wages as is paid on the interest on share capital.   |
| Walsall Padlock .....                             | 19670           | 1028    | 600                              | 9840             | 1 3                  | Equal rate per £ on wages and on the interest paid on capital.  |
| § Wigston Magna Hosiers....                       | 1436            | ..      | ..                               | 206              | ..                   | 40 per cent of net profits.   |
|   | 1037613         | 49403   | 10187                            | 294177           | ..                   |   |

## (b) SCOTLAND.

| NAME OF SOCIETY.            | Trade for 1903. | Profit. | Amount of Profit paid to Labour. | Amount of Wages. | Rate per £ on Wages. | Proportion of Profits allotted to Workers after providing for payment of a fixed rate of Interest on Share Capital. |
|-----------------------------|-----------------|---------|----------------------------------|------------------|----------------------|---|
| § Condorrat Quarrying ..... | £ 5553          | £ ..    | £ ..                             | £ ..             | s. d.                | 70 per cent of net profits.   |
| Edinburgh Printing.....     | 9768            | 900     | 105                              | 4982             | 0 6½                 | 12½ per cent of net profits.  |
| Glasgow United Baking....   | 422720          | 53821   | 7230                             | 64157            | 2 0½                 | Equal rate per £ with trade.  |
| Paisley Manufacturing ....  | 90679           | 5658    | 550                              | 16417            | 0 9                  | Equal rate per £ with trade.  |
|                             | 528720          | 60379   | 7885                             | 85556            | ..                   |   |

## SUMMARY.

|                 | Trade for 1903. | Total Profit. | Amount of Profit paid to Labour. | Amount of Wages. |
|-----------------|-----------------|---------------|----------------------------------|------------------|
|                 | £               | £             | £                                | £                |
| ENGLAND.....    | 1037613         | ....          | 49403                            | ....             |
| *SCOTLAND ..... | 528720          | ....          | 60379                            | ....             |
|                 | 1566333         | ....          | 109782                           | ....             |

|  |     |
|--|-----|
| Number of Societies whose Rules provide for Division of Profits to Workers ..... | 108 |
| "    "    which have made Profits .....  | 72  |
| "    "    which have Allotted Profits to Workers .....                           | 51  |
| "    "    which have made Profits, but not Allotted any portion to Workers....   | 21  |

The Societies against whose names there are blanks in the various columns are those which have declined to give any information, notwithstanding our repeated applications.

\* This does not include any figures relating to the Scottish Wholesale Society, which distributes over £11,000 a year as dividend to labour.

The Societies marked § have made a loss for the year 1903.



## III. FARMING.

(See Report 5, page 82.)

N.B.—Societies holding less than ten acres are not included.

(a) *By Societies.*

| Society.                 | County.           | Acreage. | Capital. | Rent. | Result of Year. |      |
|--------------------------|-------------------|----------|----------|-------|-----------------|------|
|                          |                   |          |          |       | Profit          | Loss |
| MIDLAND SECTION—         |                   |          | £        | £     | £               | £    |
| Daventry .....           | Northampton ..    | 16       | 200      | 63    | —               | 1    |
| Desborough .....         | „                 | 400      | 2960     | 380   | 169             | —    |
| Enderby .....            | Leicester .....   | 47       | 450      | 104   | 21              | —    |
| Great Wigston.....       | „                 | 33       | —        | —     | —               | —    |
| Hucknall Torkard         | Nottingham....    | 180      | 2000     | 294   | —               | 46   |
| Ilkeston .....           | Derby . . . . .   | 12       | —        | 40    | —               | 34   |
| Kettering Industrial     | Northampton       | 80       | 540      | 150   | 30              | —    |
| Kirkby-in-Ashfield       | Nottingham....    | 14       | 100      | 30    | 8               | —    |
| Langley Mill and         |                   |          |          |       |                 |      |
| Aldercar .....           | Nottingham....    | 80       | 2000     | 126   | —               | —    |
| Lincoln ..               | Lincoln .....     | 167      | 4106     | 195   | 25              | —    |
| Long Buckby .....        | Northampton ..    | 21       | 300      | 74    | 7               | 1    |
| Long Eaton .....         | Derby .....       | 385      | 2500     | 620   | 406             | —    |
| Nuneaton ..              | Warwick . . . . . | 16       | —        | 65    | —               | —    |
| Ripley .....             | Derby .....       | 110      | 1470     | 280   | 142             | —    |
| Rothwell Industrial      | Northampton ..    | 17       | 789      | 16    | 9               | —    |
| Tamworth .....           | Stafford.....     | 270      | 3720     | 359   | —               | 274  |
| NORTHERN SECTION—        |                   |          |          |       |                 |      |
| Ashington Equitable      | Northumberland    | 75       | 1191     | 42    | —               | —    |
| Bedlington . . . . .     | „                 | 108      | 3079     | 180   | —               | 175  |
| Birtley .....            | Durham .....      | 204      | 2390     | 334   | 121             | —    |
| Bishop Auckland....      | „                 | 417      | 2980     | 350   | —               | 87   |
| Blaydon .....            |                   | 14       | —        | 49    | —               | —    |
| Chester-le-Street....    | „                 | 212      | 1076     | 299   | 284             | —    |
| Cleator Moor .....       | Cumberland....    | 50       | 800      | 120   | 81              | —    |
| Consett ..               | Durham .....      | 211      | 2525     | 100   | 142             | —    |
| Cornforth and Coxhoe     | „                 | 35       | 1874     | —     | 42              | —    |
| Darlington .....         | „                 | 60       | 350      | 143   | 26              | —    |
| Hartlepoons . . . . .    | „                 | 113      | 18035    | —     | —               | 138  |
| Haswell .....            | „                 | 56       | 300      | 76    | 30              | —    |
| Lazonby .....            | Cumberland ....   | 10       | —        | 18    | 18              | —    |
| Middlesbrough.....       | York .....        | 11       | 88       | 31    | —               | 4    |
| Newcastle-on-Tyne..      | Northumberland    | 122      | 12385    | —     | —               | 515  |
| New Delaval .....        | „                 | 10       | —        | 30    | —               | —    |
| Seaton Delaval . . . . . | „                 | 247      | 2500     | 375   | 766             | —    |
| Sherburn Hill .....      | Durham . . . . .  | 115      | 600      | 170   | 15              | —    |

| Society.                       | County.       | Acreage. | Capital. | Rent. | Result of Year. |       |
|--------------------------------|---------------|----------|----------|-------|-----------------|-------|
|                                |               |          |          |       | Profit.         | Loss. |
| NORTHERN SECTION— <i>con.</i>  |               |          | £        | £     | £               | £     |
| Stockton .....                 | Durham .....  | 116      | 1000     | 265   | 56              | —     |
| Sunderland .....               | „ .....       | 420      | 14645    | 586   | 211             | —     |
| Tow Law .....                  | „ .....       | 10       | 376      | —     | —               | —     |
| West Stanley ..                | „ .....       | 150      | 1889     | 64    | —               | 40    |
| NORTH-WESTERN SECTION—         |               |          |          |       |                 |       |
| Batley ....                    | York ..       | 98       | 2000     | 160   | 47              | —     |
| Bradford .....                 | „ .....       | 23       | 1500     | 18    | —               | —     |
| Burnley.....                   | Lancaster     | 38       | 170      | 98    | —               | —     |
| Colne .....                    | „ .....       | 49       | 664      | 110   | 37              | —     |
| Dalton-in-Furness ..           | „ .....       | 19       | —        | 30    | 88              | —     |
| Farnworth & Kearsley           | „ .....       | 15       | 1214     | —     | —               | —     |
| Halifax .....                  | York .....    | 20       | 300      | 60    | —               | 8     |
| Huddersfield .....             | „ .....       | 14       | —        | 15    | —               | —     |
| Hyde .....                     | Chester       | 20       | 80       | 40    | 3               | —     |
| Lancaster & Skerton            | Lancaster     | 100      | 1300     | 195   | —               | 37    |
| Leeds.....                     | York .....    | 81       | 4117     | —     | —               | 191   |
| Longridge.....                 | Lancaster     | 28       | 250      | 69    | 1               | —     |
| Mirfield Industrial            | York ....     | 14       | 150      | 41    | —               | 16    |
| Nelson .....                   | Lancaster     | 108      | 1180     | 256   | —               | —     |
| Pendleton.....                 | „ .....       | 39       | 258      | 81    | 20              | —     |
| Silsden .....                  | York .....    | 42       | —        | —     | —               | 39    |
| Stocksbridge .....             | „ .....       | 18       | —        | 27    | 21              | —     |
| Winnington .....               | Chester       | 11       | 118      | 25    | —               | 25    |
| York .....                     | York .....    | 53       | 2        | 133   | —               | —     |
| C.W.S. (Manchester)            | Lancaster     | 125      | 13920    | 188   | —               | 590   |
| SCOTTISH SECTION—              |               |          |          |       |                 |       |
| Dunfermline .....              | Fife ..       | 504      | 4654     | 1116  | 200             | —     |
| Tranent.....                   | Haddington    | 122      | 1397     | 294   | 195             | —     |
| Walkerburn .....               | Peebles       | 46       | 700      | 100   | 125             | —     |
| Scottish C.W.S.(Glasgow)       | Lanark .....  | 109      | 3377     | 152   | —               | 820   |
| SOUTHERN SECTION—              |               |          |          |       |                 |       |
| Banbury .....                  | Oxford .....  | 88       | 7598     | —     | —               | 54    |
| Chipping Norton....            | „ .....       | 214      | 4849     | —     | 1               | —     |
| Colchester and East Essex..... | Essex.....    | 66       | 948      | —     | —               | 163   |
| Harwich and Dovercourt .....   | Essex .....   | 160      | 1861     | 330   | —               | 130   |
| Ipswich .....                  | Suffolk ..... | 50       | 3486     | —     | 47              | —     |
| Leighton Buzzard ..            | Bedford ..... | 13       | —        | 40    | —               | —     |
| Sheerness Economical           | Kent .....    | 83       | —        | 58    | —               | 40    |
| Woolwich .....                 | „ .....       | 100      | 1300     | 306   | —               | 837   |

| Society.               | County.        | Acreage. | Capital.  | Rent.  | Result of Year. |       |
|------------------------|----------------|----------|-----------|--------|-----------------|-------|
|                        |                |          |           |        | Profit.         | Loss. |
| SOUTH-WESTERN SECTION— |                |          | £         | £      | £               | £     |
| Plymouth .....         | Devon .....    | 98       | .. 900 .. | 225 .. | 43 ..           | —     |
| Radstock .....         | Somerset ..... | 14       | .. — ..   | 25 ..  | — ..            | —     |
| Total..                |                | 7196     | £147511   | £10214 | £3155           | £4225 |

(b) *Farming Societies.*

|                      |                  |        |         |        |       |       |
|----------------------|------------------|--------|---------|--------|-------|-------|
| SOUTHERN SECTION—    |                  |        |         |        |       |       |
| Assington .....      | Suffolk .....    | 223 .. | 3709 .. | — ..   | 2 ..  | —     |
| WESTERN SECTION—     |                  |        |         |        |       |       |
| Coln St. Aldwyn's .. | Gloucester ..... | 252 .. | 1129 .. | 157 .. | 83 .. | —     |
| Total.....           |                  | 7671   | £152349 | £10371 | £3240 | £4225 |

## IV.—RETURNS FROM CO-OPERATIVE AGRICULTURAL ASSOCIATIONS.

(See Report 6, page 83.)

AFFILIATED AND NON-AFFILIATED TO THE AGRICULTURAL ORGANISATION SOCIETY LIMITED, DACRE HOUSE, DACRE STREET, WESTMINSTER, LONDON, S.W.

| Name of Society.                                     | Members. | Share Capital. | Sales. | Profit | Loss |
|--|----------|----------------|--------|--------|------|
|  |          | £              | £      | £      | £    |
| Agricultural & Horticultural (London)                | 3116     | 10020          | 52379  | 2689   | ..   |
| *Alcester Agricultural .....                         | ..       | ..             | ..     | ..     | ..   |
| Aspatia Agricultural .....                           | 328      | 2056           | 15221  | 105    | ..   |
| Assington Agricultural .....                         | 281      | 2312           | 952    | 2      | ..   |
| Aylestone Allotments .....                           | 186      | 92             | 152    | 30     | ..   |
| †Battle and District Agricultural ..                 | 17       | 100            | 151    | ..     | ..   |
| Beckford Farmers' Association .....                  | 21       | 191            | 1748   | 22     | ..   |
| *Berkhamstead Agricultural .....                     | ..       | ..             | ..     | ..     | ..   |
| Bewdley Agricultural Supply Assoc.                   | 26       | 173            | 1222   | ..     | 50   |
| Brampton Agricultural .....                          | 52       | 351            | 921    | 62     | ..   |
| Brandsby Dairy Association ..                        | 104      | 565            | 5060   | 256    | ..   |
| Brock Agricultural (Preston) .....                   | ..       | ..             | ..     | ..     | ..   |
| Buckingham Agricultural Trading ..                   | 12       | 13             | 80     | 1      | ..   |
| †Bungay and District Farmers .....                   | 23       | 84             | ..     | ..     | ..   |
| †Carmarthen Agricultural Trading ..                  | 212      | 174            | 1373   | ..     | ..   |
| Coleshill and District " " .....                     | 27       | 605            | 514    | 14     | ..   |
| bCosby Agricultural .....                            | 18       | 8              | 284    | ..     | ..   |
| bCoventry Farmers' Dairy .....                       | 48       | 756            | 2551   | ..     | ..   |
| Cromwell Agricultural .....                          | 10       | 7              | 195    | ..     | ..   |
| †Cross Inn Agricultural Trading .....                | 50       | 55             | 800    | ..     | ..   |
| Dyffryn Teify " " .....                              | 18       | 18             | 131    | 2      | ..   |
| Easingwold Agricultural Club Entire Cart Horse ..... | 44       | 2              | 74     | ..     | 11   |

\* Not commenced business at end of 1903. + Trading under one year.

b These returns are taken from the Registrar's Returns of 1902.

| Name of Society.  | Members. | Share Capital. | Sales. | Profit. | Loss. |
|---|----------|----------------|--------|---------|-------|
|   |          | £              | £      | £       | £     |
| East Anglian Co-operation .. . . .                                    | 61       | 813            | 9671   | 25      | ..    |
| Eastern Counties Dairy Farmers ..                                     | 51       | 1040           | 19952  | 448     | ..    |
| b East Markham Agricultural .. . . .                                  | 8        | 4              | 31     | ..      | ..    |
| Emlyn Agricultural .. . . .   | 420      | 160            | 3000   | ..      | ..    |
| Evesham Growers' Association .. .                                     | ..       | ..             | ..     | ..      | ..    |
| † Farnham, Alton and District Farmers<br>and Hop Growers .. . . .     | 51       | 240            | 592    | ..      | ..    |
| † Fishguard and Glodwick Agricultural.                                | 21       | 19             | 270    | ..      | ..    |
| Forest Supply Association .. . . .                                    | 63       | 292            | 1145   | 1.      | ..    |
| † Framlingham and Dist. Agricultural..                                | 114      | 400            | 1210   | 29      | ..    |
| Furness & South Cumberland Supply<br>Association .. . . .             | 342      | 1931           | 16933  | 869     | ..    |
| † Gwernogle Agricultural .. . . .                                     | 14       | 3              | 120    | ..      | ..    |
| † Hartlebury and District Agricultural<br>Supply Association .. . . . | 14       | 48             | 97     | ..      | ..    |
| b Hereford Agricultural .. . . .                                      | 55       | 940            | 703    | ..      | ..    |
| Lampeter Dairy .. . . .   | 78       | 716            | 1766   | ..      | 52    |
| b Leicester-hire Agricultural .. . . .                                | 10       | 9              | 1188   | ..      | ..    |
| Leicester Small Holdings Association.                                 | 64       | 138            | ..     | ..      | ..    |
| Leigh and District Agricultural                                       | 11       | 84             | 1077   | 11      | ..    |
| Llandyssil Agricultural .. . . .                                      | 134      | 103            | 2751   | ..      | 10    |
| Llangwryford Agricultural .. . . .                                    | 29       | 29             | 190    | ..      | ..    |
| Llanybyther Agricultural .. . . .                                     | 49       | ..             | 556    | 17      | ..    |
| Lledrod Agricultural .. . . .   | 64       | 20             | 681    | 11      | ..    |
| † Midland Counties Agric. Supply Assoc.                               | 96       | 1467           | 2401   | ..      | ..    |
| * Monks Kirby Agricultural .. . . .                                   | ..       | ..             | ..     | ..      | ..    |
| b Muskham Agricultural .. . . .                                       | 49       | 23             | 275    | ..      | ..    |
| Newark Dairy .. . . .   | 30       | 288            | 726    | 40      | ..    |
| † Newfound Pool Allotments .. . . .                                   | 122      | 23             | ..     | ..      | ..    |
| * New Quay and Llandyssil .. . . .                                    | ..       | ..             | ..     | ..      | ..    |
| † Nidderdale Dairy .. . . .   | 29       | 256            | 1017   | ..      | ..    |
| † Penbryn Cranog Agricultural .. . . .                                | 71       | 45             | ..     | ..      | ..    |
| Ripon Agricultural .. . . .   | 8        | 14             | 693    | 2       | ..    |
| St. Bride's Agricultural .. . . .                                     | 41       | 28             | 838    | 14      | ..    |
| † Salford Dairy .. . . .  | 34       | 704            | 691    | ..      | ..    |
| Skeldale Dairy .. . . .   | 45       | 147            | 6994   | 118     | ..    |
| † Somersetshire Chamber of Agriculture                                | 28       | 7              | ..     | ..      | ..    |
| * Southam Agricultural .. . . .                                       | ..       | ..             | ..     | ..      | ..    |
| Tarff Valley Agricultural .. . . .                                    | 14       | 153            | 323    | ..      | ..    |
| Tregaron Agricultural .. . . .  | 40       | 80             | 375    | ..      | ..    |
| Vale of Eden Agricultural .. . . .                                    | 153      | 453            | 1327   | 18      | ..    |
| Vale of Tivy Agricultural .. . . .                                    | 548      | 328            | 6000   | 259     | ..    |
| † Vicar's Farm .. . . .   | 23       | 264            | 660    | ..      | ..    |
| Warwickshire Farmers' Supply Assoc.                                   | 27       | 230            | 1313   | 10      | ..    |
| * Willoughby Waterless .. . . .                                       | ..       | ..             | ..     | ..      | ..    |
| Total .. . . .  | 7609     | 29082          | 163374 | 5055    | 123   |

IMPORTANT.—All net profits are calculated after providing for the expenses, but *before deducting interest on share capital, i.e.*, in all cases the amount stated as profits *includes* the sum which is paid as *interest* on the *share capital of the society*.

\* Not commenced business at end of 1903. † Trading under one year.

‡ Returns not completed. b These returns are taken from the Registrar's Returns of 1902.



# V.—List of Industrial and Provident Societies Registered under the Industrial and Provident Societies Act during the Year 1903.

(See Report 11, page 88.)

ABBREVIATIONS.—C means Co-operative; E, Equitable; I, Industrial; L, Land; and P, Provident. "Limited" is understood after every name, and "Society" where A (Association) is not added.

| Ref. No.               | Reg. No. | Name and Registered Office of Society.   | County.       | Section |
|------------------------|----------|--|---------------|---------|
| (a) ENGLAND AND WALES. |          |  |               |         |
| 1                      | 3966     | Agricultural Mutual Insurance, 275 and 276, High Holborn, W.C.                       | London.....   | S.      |
| 2                      | 3967     | Blackdown and Thorncombe Collecting Depôt, Thorncombe, Chard                         | Dorset .....  | S.      |
| 3                      | 3968     | Feltham and District C., Fruen-road, Feltham   | Middlesex.... | S.      |
| 4                      | 3969     | Parliament Loan, 18, Lower Parliament-street   | Nottingham    | M.      |
| 5                      | 3970     | Hartlebury & District Agricultural Supply A., Guild House, Hartlebury, Kidderminster | Worcester ..  | M.      |
| 6                      | 3971     | Haslemere and District I.C., Glenthorpe Villa Foundry-road Haslemere                 | Surrey ..     | S.      |
| 7                      | 3972     | Kingswear and Dartmouth C., 2 College View, Kingswear, Dartmouth                     | Devon .....   | S.W.    |
| 8                      | 3973     | Warsop Vale I.C., Stores, Warsop Vale, Mansfield                                     | Nottingham..  | M.      |
| 9                      | 3974     | Gwernogle Agricultural, Store, Gwernogle, Nantgaredig, Carmarthen                    | Carmarthen..  | W.      |
| 10                     | 3975     | Carmarthen Agricultural, The Store, Carmarthen                                       | Carmarthen    | W.      |
| 11                     | 3976     | Llandybyther Agricultural, The Store, Llandybyther                                   | Cardigan .... | W.      |
| 12                     | 3977     | Fishguard and Goodwick Agricultural, Park House, Fishguard                           | Pembroke....  | W.      |
| 13                     | 3978     | Leigh and District Agricultural, 47, Oxford-street, Leigh                            | Lancaster.... | N.W.    |
| 14                     | 3979     | Abercynon I.C., 22, Commercial-street, Abercynon                                     | Glamorgan ..  | W.      |
| 15                     | 3980     | Melksham and District Poultry, Melksham..  | Wilts ....    | S.      |
| 16                     | 3981     | United Homes Investment (Land), 19 and 21, Queen Victoria-street, E.C.               | London.....   | S.      |
| 17                     | 3982     | Midland Locksmiths Wood-street, Willen-hall, Wolverhampton                           | Stafford .... | M.      |
| 18                     | 3983     | Brock Agricultural C. Trading, Cannon-street Chambers, Preston                       | Lancaster.... | N.W.    |
| 19                     | 3984     | Fenton Working Men's Club and Institute, 117, High-street, Fenton, Stoke-on-Trent    | Stafford .... | M.      |
| 20                     | 3985     | Martley Basket Makers Ivy Cottage, Martley   | Worcester ..  | M.      |
| 21                     | 3986     | Cross Inn C. Agricultural Trading, Cefn-gwrthhaffan, Pennant Aberarth, Aberystwyth   | Cardigan .... | W.      |
| 22                     | 3987     | Penbryn Cranog Agricultural, The Store, Llangranog, Llandyssil                       | Cardigan ..   | W.      |

| Ref. No.                              | Reg. No. | Name and Registered Office of Society.  | County.        | Section |
|---------------------------------------|----------|---|----------------|---------|
| ENGLAND AND WALES.— <i>Continued.</i> |          |   |                |         |
| 23                                    | 3988     | Framwellgate Moor E.I.C., Society's Stores<br>Front-street, Framwellgate Moor                                 | Durham ....    | N.      |
| 24                                    | 3989     | Welsh Mutual Plate Glass Insurance, 85,<br>Oxford-street, Pontycymmer   | Glamorgan ..   | W.      |
| 25                                    | 3990     | Bill Quay, Wardley and Pelaw Workmen's<br>Club and Institute, Woodbine House, Bill<br>Quay, Newcastle-on-Tyne | Durham ....    | N.      |
| 26                                    | 3991     | Thornley and District Working Men's Club<br>and Institute, Workmen's Club, Thornley                           | Durham ....    | N.      |
| 27                                    | 3992     | Willington and District Working Men's Club<br>and Institute, 17, Commercial-street,<br>Willington             | Durham ....    | N.      |
| 28                                    | 3993     | Scaford Dairy, The Dairy, Scaford, Melton<br>Mowbray  | Leicester .... | M.      |
| 29                                    | 3994     | Lewisham Progressive Club, Lanier-road,<br>Hither Green-lane, Lewisham, S.E.                                  | London.....    | S.      |
| 30                                    | 3995     | Legal and General Protection, 71 and 72,<br>Strand, W.C.  | London.....    | S.      |
| 31                                    | 3996     | Midland Land, 11, High-street, Long Eaton..   | Derby .....    | M.      |
| 32                                    | 3997     | Foster's Employés, 24, Station-road, Padiham,<br>Burnley  | Lancaster....  | N.W.    |
| 33                                    | 3998     | Gwauncaegurwen and District C., Gwaun-<br>caegurwen   | Glamorgan ..   | W.      |
| 34                                    | 3999     | Launceston and District C., Launceston ....   | Cornwall ....  | S.W.    |
| 35                                    | 4000     | Market Weighton and District C., York-road,<br>Market Weighton  | York .....     | N.W.    |
| 36                                    | 4001     | Bradford Builders, 32, Rebecca-st. Bradford.  | York .....     | N.W.    |
| 37                                    | 4002     | Burslem Workmen's Club and Institute, 7,<br>Furlong-place, Burslem  | Stafford ....  | M.      |
| 38                                    | 4003     | Cambridgeshire, Huntingdonshire, and Isle of<br>Ely Public-house Trust A., 7, Downing-<br>street, Cambridge   | Cambridge ..   | S.      |
| 39                                    | 4004     | Midland Counties Press, 81, Orphanage-road,<br>Erdington, Birmingham  | Warwick ....   | M.      |
| 40                                    | 4005     | Rokeby Working Men's Club and Institute,<br>93, Bath-street, Rugby  | Warwick ....   | M.      |
| 41                                    | 4006     | Beckett Working Men's Club and Institute,<br>Beckett-street, Bilston  | Stafford ....  | M.      |
| 42                                    | 4007     | Hartlepool Fishermen's Ferry Boat, 20, Bed-<br>ford-street, Hartlepool  | Durham ....    | N.      |
| 43                                    | 4008     | General Transport and Supply, 13 <sup>1</sup> , Gower-<br>street, W.C.  | London.....    | S.      |
| 44                                    | 4009     | Great Ouseburn and District Poultry, Rock<br>Cottage, Great Ouseburn, York                                    | York .....     | N.W.    |
| 45                                    | 4010     | International Seafarers' Club and Institute,<br>Maritime Hall, West India Dock-road, E.                       | London.....    | S.      |
| 46                                    | 4011     | Long Eaton (Sawley-road) Garden Holders'<br>A., 20, Friar-street, Long Eaton                                  | Derby .....    | M.      |
| 47                                    | 4012     | Framlingham and District Agricultural C.,<br>The Stores, Framlingham  | Suffolk .....  | S.      |
| 48                                    | 4013     | Oakes Working Men's Club, Riley's Yard,<br>Plover-road, Oakes, Huddersfield                                   | York .....     | N.W.    |

| Ref. No.                              | Reg. No. | Name and Registered Office of Society.   | County.       | Section |
|---------------------------------------|----------|--|---------------|---------|
| ENGLAND AND WALES.— <i>Continued.</i> |          |  |               |         |
| 49                                    | 4014     | Croydon Mutual Credit and Deposit Bank<br>69a, North-end, Croydon  | Surrey ....   | S.      |
| 50                                    | 4015     | Chiswick Club, Mornington House, 61, High-<br>road, Chiswick, W.   | Middlesex.... | S.      |
| 51                                    | 4016     | Anglo-Continental Wine Buyers' Alliance, 7,<br>Palace Chambers, 9, Bridge-street, West-<br>minster. S.W.   | London.....   | S.      |
| 52                                    | 4017     | Civil Service and General House Investment,<br>49, Newgate-street, E.C.                                    | London.....   | S.      |
| 53                                    | 4018     | Derby Umbrella Manufacturers, 106, Dale-<br>road, Derby  | Derby .....   | M.      |
| 54                                    | 4019     | Oxcroft and District C., The Stores, Stanfree,<br>Chesterfield   | Derby .....   | M.      |
| 55                                    | 4020     | Ilkeston Mutual Loan, Sir John Warren<br>Hotel, Ilkeston   | Derby .....   | M.      |
| 56                                    | 4021     | Leeds Socialist Halls, Labour Church, Dews-<br>bury-road, Leeds  | York ..       | N.W.    |
| 57                                    | 4022     | Laindon Hills and Laindon C.I., 1, Nightin-<br>gale-parade, Station-road, Laindon Hills,<br>Billericay     | Essex .....   | S.      |
| 58                                    | 4023     | Cornforth's United Social Club and Institute,<br>Clubhouse, Reading-room-street, West<br>Cornforth         | Durham ....   | N.      |
| 59                                    | 4024     | St. Columb Road and District C., Stores, St.<br>Columb-road  | Cornwall .... | S.W.    |
| 60                                    | 4025     | Usworth and District Workmen's Club and<br>Institute, Victoria Hall, New Washington,<br>Washington Station | Durham ....   | N.      |
| 61                                    | 4026     | West Auckland Workmen's Club and Insti-<br>tute, Club House, West Auckland, Bishop<br>Auckland             | Durham ....   | N.      |
| 62                                    | 4027     | British People's Bank, 85, Lord-street,<br>Liverpool   | Lancaster.... | N.W.    |
| 63                                    | 4028     | East Dereham Poultry, Market Hall, East<br>Dereham   | Norfolk.....  | S.      |
| 64                                    | 4029     | Cwmlllynfell C., Cwmlllynfell, Lower Cwm-<br>twrch   | Glamorgan ..  | W.      |
| 65                                    | 4030     | Sevenoaks Tenants, 80, High-st., Sevenoaks..   | Kent .....    | S.      |
| 66                                    | 4031     | Midland Counties Agricultural Supply A., 7,<br>Bridge-street, Stourport                                    | Worcester.... | M.      |
| 67                                    | 4032     | Fakenham Poultry, Station Yard, Fakenham   | Norfolk.....  | S.      |
| 68                                    | 4033     | London Leeds, and General Insurance, 38,<br>Upper Baker-street, N.W.                                       | London.....   | S.      |
| 69                                    | 4034     | Barrow Amalgamated Club and Institute,<br>A.S.E. Club, Ramsden-square, Barrow-in-<br>Furness               | Lancaster.... | N.W.    |
| 70                                    | 4035     | Kingsway Syndicate, 133, Gower-street W.C.   | London.....   | S.      |
| 71                                    | 4036     | Shotton Colliery Workmen's Club, Club-<br>house, Station-road, Shotton Colliery,<br>Castle Eden            | Durham ....   | N.      |
| 72                                    | 4037     | Walsall Harness Makers, Holtshill-lane,<br>Walsall   | Stafford .... | M.      |

| Ref. No.                              | Reg. No. | Name and Registered Office of Society.   | County.         | Section |
|---------------------------------------|----------|--|-----------------|---------|
| ENGLAND AND WALES.— <i>Continued.</i> |          |  |                 |         |
| 73                                    | 4038     | St. Andrew's, Peckham, C.I., Parish Room, Glengall Road, Peckham, S.E.                                   | London.....     | S.      |
| 74                                    | 4039     | North Wales Quarries, 168, Temple Chambers, Fleet-street, E.C.   | London.....     | S.      |
| 75                                    | 4040     | Leicestershire Co-operative Small Holdings A., 4, Union-street, Leicester                                | Leicester ....  | M.      |
| 76                                    | 4041     | Leicester Carriage Builders and Wheelwrights, 17, Gopsal-street, Leicester                               | Leicester ....  | M.      |
| 77                                    | 4042     | No. 3 Caerau Builders, 10, Bridge-street, Maesteg  | Glamorgan ..    | W.      |
| 78                                    | 4043     | Hull Civil Service A, 2, Wawne-street, Hull  | York .....      | N.W.    |
| 79                                    | 4044     | Farnham, Alton, and District Farmers' and Hop-growers' C.A., 10 and 11, West-street, Farnham             | Surrey .....    | S.      |
| 80                                    | 4045     | Morning Star Sundries 121, High Cross-street, Leicester  | Leicester ....  | M.      |
| 81                                    | 4046     | Penyffordd and District C., Penyffordd, Mold   | Flint .....     | N.W.    |
| 82                                    | 4047     | Darley Farmers, The Stores, Darley, Leeds  | York .....      | N.W.    |
| 83                                    | 4048     | Sutton-in-Ashfield Conservative and Unionist Working Men's Club, Forest-street, Sutton-in-Ashfield       | Nottingham..    | M.      |
| 84                                    | 4049     | William Morris C, 6, Somerset-rd., Waltham-stow  | Essex .....     | S.      |
| 85                                    | 4050     | Blackwood and District I. and P. C., 106, High-street, Blackwood, Newport                                | Monmouth ..     | W.      |
| 86                                    | 4051     | Dudley Mat Makers, Tower-street, Dudley ..   | Worcester....   | M.      |
| 87                                    | 4052     | Battle and District Agricultural Supply A., Bloomham Farm, Catsfield, Battle                             | Sussex .....    | S.      |
| 88                                    | 4053     | Felton and District C., Society's Store, High-street, Felton   | Northumber-land | N.      |
| 89                                    | 4054     | G. W. Jones, 60, Shakespeare-road, Herne Hill, S.E.  | London.....     | S.      |
| 90                                    | 4055     | Evesham Growers' A, The Cottage, Beale Cooper's-lane, Bengeworth, Evesham                                | Worcester....   | M.      |
| 91                                    | 4056     | Nidderdale Dairy, 6, Commercial-street, Harrogate  | York .....      | N.W.    |
| 92                                    | 4057     | Brandon (Centre Ward) and Meadowfield Club and Institute, Clubhouse, Commercial-street, Brandon Colliery | Durham ....     | N.      |
| 93                                    | 4058     | Duke of Wellington Social Club and Institute, Clubhouse, Wellington-st., Cowpen Quay                     | Northumber-land | N.      |
| 94                                    | 4059     | Somersetshire Chamber of Agriculture C., Park-road, Yeovil   | Somerset ....   | S.W.    |
| 95                                    | 4060     | Leicester Cabinet and General Woodworkers, 69, Beaumanor-road, Leicester                                 | Leicester ....  | M.      |
| 96                                    | 4061     | Calne C., Stores, The Square, Calne .....  | Wilts. ....     | S.      |
| 97                                    | 4062     | Waldridge Fell Workmen's Club and Institute, Dene House, Waldridge Fell, Chester-le-Street               | Durham ....     | N.      |
| 98                                    | 4063     | Amble Mechanics' Institute, Middleton-street, Amble, Acklington  | Northumber-land | N.      |
| 99                                    | 4064     | Universal Benefit Trading, 50, Cannon-st., E.C.  | London.....     | S.      |



| Ref. No.                              | Reg. No. | Name and Registered Office of Society.   | County.         | Section |
|---------------------------------------|----------|--|-----------------|---------|
| ENGLAND AND WALES.— <i>Continued.</i> |          |  |                 |         |
| 100                                   | 4065     | Llangwryfon Agricultural, Cnw-c-y-barcut, Llangwryfon, Aberystwyth                   | Cardigan ....   | W.      |
| 101                                   | 4066     | Royston and District I.C., Rock-road, Royston  | Herts. ....     | S.      |
| 102                                   | 4067     | Business Men's Legal Aid, 88, 89, 90, Chancery-lane, W.C.                            | London.....     | S.      |
| 103                                   | 4068     | Sidmouth and District C., Southcombe Villa, Sidmouth                                 | Devon ....      | S.W.    |
| 104                                   | 4069     | South-Western Labour Journal A., 4, Princess-street, Ope, Plymouth                   | Devon ....      | S.W.    |
| 105                                   | 4070     | Honiton I.C., High-street, Honiton .. ..   | Devon ....      | S.W.    |
| 106                                   | 4071     | White Lion £10 Loan, Robinson's Hill, Bulwell, Nottingham                            | Notts. ....     | M.      |
| 107                                   | 4072     | Tiverton and District Poultry, Higher Railway Yard, Tiverton                         | Devon ....      | S.W.    |
| 108                                   | 4073     | West Ryton, Crawcrook, and District Social Club, 15, Beech Grove-terrace, West Ryton | Durham ....     | N.      |
| 109                                   | 4074     | Mosaic Workers' C., 33, Gough-street, Mount Pleasant, W.C.                           | London.....     | S.      |
| 110                                   | 4075     | Forest Hall Club and Institute, Clubhouse, Forest Hall, Newcastle-on-Tyne            | Northumber-land | N.      |
| 111                                   | 4076     | Cobham and District I.C., Anyards-road, Cobham                                       | Surrey ....     | S.      |
| 112                                   | 4077     | Fleet and District C., Maiwand, Reading-rd, Fleet                                    | Hants. ....     | S.      |
| 113                                   | 4078     | Rochdale and District Potato Chippers, The Stores, Watts-street, Rochdale            | Lancaster....   | N.W.    |
| 114                                   | 4079     | Garden City Press, Bancroft, Hitchin ....  | Herts. ....     | S.      |
| 115                                   | 4080     | Bristol Garden Suburbs, 1, Queen Anne Buildings, Baldwin-street, Bristol             | Gloucester ..   | W.      |
| 116                                   | 4081     | Bugay and District Farmers' C., Abbey Farm, Alburgh, Harleston                       | Norfolk.....    | S.      |
| 117                                   | 4082     | Ottery St Mary and District C., Stores, Ottery St. Mary                              | Devon ....      | S.W.    |
| 118                                   | 4083     | Kemble and District C., Stores, Kemble, Cirencester                                  | Gloucester ..   | W.      |
| 119                                   | 4084     | Granville Banking and Loan, 537, High-road, Chiswick, W.                             | Middlesex ...   | S.      |
| 120                                   | 4085     | Northants Club's Productive, Gosham-road, Irthlingborough, Higham Ferrers            | Northampton     | M.      |
| (b) SCOTLAND.                         |          |  |                 |         |
| 121                                   | 197      | Glasgow Workers' C., 42A, Thistle-street, Glasgow, S.S.                              | Lanark .. ..    |         |
| 122                                   | 58       | Newburgh and District C., High-street, Newburgh                                      | Fife .....      |         |
| 123                                   | 198      | Scottish Guild of Handicraft, 414, Sauchiehall-street, Glasgow                       | Lanark ... .    |         |
| 124                                   | 59       | Bowhill Public house, Bowhill, Auchterderran   | Fife .....      |         |
| 125                                   | 199      | Glasgow M.O.S.C. Club, 195, Pitt-street, Glasgow                                     | Lanark .. ..    |         |
| 126                                   | 40       | Montrose Baking and Grocery C.A., 75, High-street, Montrose                          | Forfar ....     |         |

| Ref. No.                      | Reg. No. | Name and Registered Office of Society.                                | County.       | Section |
|-------------------------------|----------|---|---------------|---------|
| SCOTLAND. <i>(continued.)</i> |          |   |               |         |
| 127                           | 3        | Tarff Valley Agricultural C., Ringford, Kirkcudbrightshire            | Kirkcudbright |         |
| 128                           | 200      | Scottish C. Veterans' A., 71, St. James-street, Glasgow, S.S.         | Lanark ...    |         |
| 129                           | 9        | Tranent and Cockenzie Building and Investment, Bridge-street, Tranent | Haddington..  |         |
| 130                           | 21       | British General, 219, St. Vincent-street, Glasgow                     | Lanark .....  |         |
| (c) IRELAND.                  |          |   |               |         |
| 131                           | 631      | Rathkenny C. Agricultural and Dairy, Rathkenny                        | Antrim .....  |         |
| 132                           | 653      | Keady and District C., Main-street, Keady ..                          | Armagh ....   |         |
| 133                           | 662      | Frontier C. Agricultural and Dairy, Leish, Ferrettspass               | Armagh ....   |         |
| 134                           | 668      | Fane Valley C. Agricultural and Dairy, Altnamachin                    | Armagh ....   |         |
| 135                           | 673      | Cladybeg C. Agricultural and Dairy, Cladybeg                          | Armagh ....   |         |
| 136                           | 689      | Armagh and District C. Bee-Keepers, Armagh                            | Armagh ....   |         |
| 137                           | 624      | Breffni Hosiers C. Home Industries, Cavan..                           | Cavan .....   |         |
| 138                           | 644      | Clifferna C. Agricultural and Dairy, Clifferna, Stradone              | Cavan .....   |         |
| 139                           | 652      | Maghera C. Agricultural and Dairy, Carriga Bruise National Schools    | Cavan .....   |         |
| 140                           | 660      | Loughduff C. Agricultural and Dairy, Loughduff                        | Cavan ..      |         |
| 141                           | 677      | County Cavan Agricultural, Cavan ....                                 | Cavan ..      |         |
| 142                           | 682      | Ballintemple C. Agricultural and Dairy Ballintemple                   | Cavan ....    |         |
| 143                           | 719      | Curlough C. Agricultural and Dairy, Curlough                          | Cavan .....   |         |
| 144                           | 672      | Mountshannon C. Bee-Keepers, Mountshannon                             | Clare .....   |         |
| 145                           | 683      | Bandon C. Agricultural and Dairy, Bandon..                            | Cork .....    |         |
| 146                           | 690      | Crossbarry C. Agricultural and Dairy, Crossbarry, Upton               | Cork .....    |         |
| 147                           | 693      | Killowen C. Agricultural and Dairy, Killowen                          | Cork .....    |         |
| 148                           | 710      | Berrings C. Agricultural and Dairy, Berrings, Inniscarra              | Cork ....     |         |
| 149                           | 649      | Kilteevogue C. Agricultural and Dairy, Cloghan                        | Donegal ....  |         |
| 150                           | 651      | Inver C. Agricultural and Dairy, Inver ...                            | Donegal ....  |         |
| 151                           | 659      | Sessiagh O'Neill C. Poultry, Sessiagh O'Neill                         | Donegal ...   |         |
| 152                           | 661      | Inniskel C. Agricultural and Dairy, Inniskel                          | Donegal ....  |         |
| 153                           | 664      | Gleaneany C. Agricultural and Dairy, Sallows, Letterbarrow, P.O.      | Donegal ..    |         |
| 154                           | 696      | Kilbarren C. Agricultural and Dairy, Market House, Ballyshannon       | Donegal ..    |         |
| 155                           | 640      | Donacloney C. Agricultural and Dairy, Donacloney                      | Down ....     |         |
| 156                           | 647      | Glen and Donaghmore C. Agricultural and Dairy, Donaghmore             | Down ....     |         |

| Ref. No.                    | Reg. No. | Name and Registered Office of Society.                         | County.           | Section |
|-----------------------------|----------|--|-------------------|---------|
| IRELAND.— <i>Continued.</i> |          |  |                   |         |
| 157                         | 691      | Dromara C. Dairy, Dromara . . .                                | Down . . . .      |         |
| 158                         | 698      | Banbridge C. 3, Prospect Terrace, Banbridge.                   | Down . . .        |         |
| 159                         | 701      | Newtownards and District C. Bee-Keepers, Newtownards           | Down . .          |         |
| 160                         | 708      | Clonduff C. Agricultural and Dairy, Hilltown, Newry            | Down . . . . .    |         |
| 161                         | 718      | Annaclone C. Agricultural and Dairy, Annaclone                 | Down . . .        |         |
| 162                         | 720      | Irish Provincial C., 10. Newtownards Road, Belfast             | Down . . . . .    |         |
| 163                         | 69       | Rush C. Agricultural, Main-st., Rush, Dublin                   | Dublin . . .      |         |
| 164                         | 641      | Lisbellaw C. Agricultural and Dairy, Lisbellaw                 | Fermanagh         |         |
| 165                         | 692      | South Fermanagh C. Bee-Keepers, Kinawley                       | Fermanagh . .     |         |
| 166                         | 674      | Lough Derg C. Bee-Keepers, Derryoobur . .                      | Galway . . . . .  |         |
| 167                         | 686      | Clonbur C. Agricultural and Dairy, Clonbu . .                  | Galway . . . . .  |         |
| 168                         | 688      | Athenry and District C. Bee-Keepers, Currindoo                 | Galway . . . . .  |         |
| 169                         | 636      | Tuogh C. Agricultural and Dairy, Cappagh . .                   | Kerry . . . .     |         |
| 170                         | 648      | Brosna C. Agricultural and Dairy Brosna . .                    | Kerry . . . .     |         |
| 171                         | 655      | Ballymacelligott C. Agricultural and Dairy, Ballydwyer         | Kerry . . . .     |         |
| 172                         | 663      | Meenbanivan C. Poultry, Knocknagoshel . . .                    | Kerry . . . . .   |         |
| 173                         | 695      | Roughy C., Bee-Keepers, Kilgarvan                              | Kerry . . . . .   |         |
| 174                         | 665      | Mullinavat C. Agricultural and Dairy, Mullinavat               | Kilkenny . . .    |         |
| 175                         | 626      | Kinnitty C. Agricultural and Dairy, Kinnitty                   | King's County     |         |
| 176                         | 627      | Kilcormac and Killoughy C. Agricultural and Dairy, Frankford   | King's County     |         |
| 177                         | 706      | Moneyguynen C. Home Industrie-, Kinnitty                       | King's County     |         |
| 178                         | 623      | Killinagh C. Agricultural and Dairy, Gubaveeny, Blacklion      | Leitrim . . . . . |         |
| 179                         | 700      | Annaduff C. Agricultural and Dairy, Annaduff, Drumsna          | Leitrim . . .     |         |
| 180                         | 711      | Glen C. Agricultural and Dairy, Glangevlin, Carrick-on-Shannon | Leitrim . . . . . |         |
| 181                         | 654      | Murroe C. Agricultural and Dairy, Murroe . .                   | Limerick . . . .  |         |
| 182                         | 658      | Ballinlohane C. Agricultural and Dairy, Ballinlohane           | Limerick . .      |         |
| 183                         | 669      | Herbertstown C. Agricultural and Dairy, Herbertstown           | Limerick . . . .  |         |
| 184                         | 670      | Killinagariff C. Agricultural and Dairy, Killinagariff         | Limerick . . . .  |         |
| 185                         | 676      | Cahemorry C. Agricultural and Dairy, Cahemorry                 | Limerick . . . .  |         |
| 186                         | 699      | Feale C. Poultry, Abbeveale . . . . .                          | Limerick . . . .  |         |
| 187                         | 705      | Rathkeale C. Poultry, Rathkeale . . . . .                      | Limerick . . . .  |         |
| 188                         | 625      | Limavady C. Poultry, Limavady . . . . .                        | Londonderry . .   |         |
| 189                         | 717      | Macosquin C. Agricultural and Dairy, Macosquin                 | Londonderry . .   |         |
| 190                         | 678      | Ardee C. Poultry, Ardee . . . . .                              | Louth . . . .     |         |
| 191                         | 634      | Rahins C. Agricultural and Dairy, Rathduff, Ballina            | Mayo . . . . .    |         |
| 192                         | 643      | The Aughamore C. Agricultural and Dairy, Aughamore             | Mayo . . . . .    |         |

| Ref. No.                   | Reg. No. | Name and Registered Office of Society.   | County.       | Section |
|----------------------------|----------|--|---------------|---------|
| IRELAND. <i>Continued.</i> |          |  |               |         |
| 193                        | 656      | Kilmeena C. Agricultural and Dairy, Myna National Schools                              | Mayo.....     |         |
| 194                        | 703      | Crossboyne and District C. Bee-Keepers, Scardane, Claremorris                          | Mayo ..       |         |
| 195                        | 714      | Courtown C. Agricultural and Dairy, Courtown, Kells                                    | Meath .. ..   |         |
| 196                        | 625      | Doapy C. Agricultural and Dairy, Doapy..   | Monaghan      |         |
| 197                        | 629      | Annaglogh C. Agricultural and Dairy, Annaglogh   | Monaghan ..   |         |
| 198                        | 630      | Greenans Cross C. Agricultural and Dairy, Greenans Cross                               | Monaghan .    |         |
| 199                        | 632      | Newbliss C. Agricultural and Dairy, Newbliss   | Monaghan      |         |
| 200                        | 633      | Corcaghan C. Agricultural and Dairy, Corcaghan   | Monaghan ..   |         |
| 201                        | 638      | Ballinode C. Agricultural and Dairy, Ballinode   | Monaghan      |         |
| 202                        | 639      | Coraskea C. Agricultural and Dairy, Coraskea   | Monaghan .    |         |
| 203                        | 650      | St. Mary's C. Agricultural and Dairy, Clontibret                                       | Monaghan ..   |         |
| 204                        | 679      | Diamond Brae C. Agricultural and Dairy, Drumalt  | Monaghan      |         |
| 205                        | 713      | Tyhollan and Middletown C. Agricultural and Dairy, Tyhollan                            | Monaghan      |         |
| 206                        | 646      | Skreen and Dromard C. Home Industries and Cottage Gardening, High Park School, Dromard | Sligo .. .... |         |
| 207                        | 671      | Buninadden C. Agricultural and Dairy, Buninadden                                       | Sligo .....   |         |
| 208                        | 635      | Burncourt C. Agricultural and Dairy, Shanbally   | Tipperary.... |         |
| 209                        | 680      | Galteemoor C. Agricultural and Dairy, Moona-boola, Aherlow, Tipperary                  | Tipperary ..  |         |
| 210                        | 684      | Hollyford C. Agricultural and Dairy, Hollyford   | Tipperary.... |         |
| 211                        | 709      | Newcastle C. Agricultural and Dairy, Newcastle, Clonmel                                | Tipperary.... |         |
| 212                        | 716      | Newport C. Agricultural and Dairy, Newport   | Tipperary     |         |
| 213                        | 675      | Lissan C. Home Industries, Lissan .. . .   | Tyrone .....  |         |
| 214                        | 712      | Donalong C. Agricultural and Dairy, Bready, Strabane                                   | Tyrone .....  |         |
| 215                        | 637      | Lismore C. Agricultural and Dairy, Lismore.  | Waterford ..  |         |
| 216                        | 642      | Ballyduff C. Agricultural and Dairy, Ballyduff   | Waterford     |         |
| 217                        | 645      | Rockfield C. Agricultural and Dairy, Cappagh   | Waterford ..  |         |
| 218                        | 694      | Dungarvan C. Horticultural and Fruit Growers, Dungarvan                                | Waterford ..  |         |
| 219                        | 704      | Glynwood C. and Bee-Keepers, Rose Cottage, Athlone                                     | Westmeath ..  |         |
| 220                        | 707      | Milltown Ballynarcargy C. Agricultural Milltown  | Westmeath ..  |         |
| 221                        | 657      | Caim C. Threshing, Caim.. . . . .  | Wexford ..    |         |
| 222                        | 666      | New Ross C. Home Industries, New Ross .  | Wexford ..    |         |
| 223                        | 681      | Coolree C. Farmers, Coolree .. . . . .   | Wexford ..... |         |
| 224                        | 685      | Pallas C. Agricultural and Dairy, Pallas .....   | Wexford ..    |         |
| 225                        | 687      | Ferns C. Bee-Keepers, Ferns .. . . .   | Wexford ..... |         |
| 226                        | 702      | Fethard C. Bee-Keepers, Fethard .....  | Wexford       |         |



CLASSIFIED BY THEIR OBJECTS, the Societies form the following Groups :—

## GENERAL—

|  |    |
|--|----|
| 3, 6, 7, 8, 14, 23, 32, 33, 34, 35,<br>54, 57, 59, 64, 73, 78, 81, 82,<br>84, 85, 88, 89, 96, 101, 103,<br>105, 111, 112, 117, 118, 122,<br>126, 132, 158, 162 ..... | 35 |
|--|----|

## AGRICULTURAL AND DAIRY—

|   |    |
|---|----|
| 5, 9, 10, 11, 12, 13, 18, 21, 22,<br>47, 66, 87, 90, 91, 100, 116,<br>127, 131, 133, 134, 135, 138,<br>139, 140, 141, 142, 143, 145,<br>146, 147, 148, 149, 150, 152,<br>153, 154, 155, 156, 157, 160,<br>161, 163, 164, 167, 169, 170,<br>171, 174, 175, 176, 178, 179,<br>180, 181, 182, 183, 184, 185,<br>189, 191, 192, 193, 195, 196,<br>197, 198, 199, 200, 201, 202,<br>203, 204, 205, 207, 208, 209,<br>210, 211, 212, 214, 215, 216,<br>217, 220, 223, 224 ..... | 86 |
|---|----|

## SPECIAL—

|   |    |
|---|----|
| Bank, 49, 62 .....  | 2  |
| Beekeepers, 136, 144, 159, 165,<br>166, 168, 173, 194, 219, 225,<br>226 .....   | 11 |
| Benefit Trading, 99 .....   | 1  |
| Chamber of Agriculture .....  | 1  |
| Clubs, 19, 25, 26, 27, 29, 37, 38,<br>40, 41, 45, 48, 50, 58, 60, 61,<br>69, 71, 83, 92, 93, 97, 98, 108,<br>110, 125 ..... | 25 |
| Collecting Dépôt, 2 .....   | 1  |
| Dairy, 28 .....   | 1  |
| Ferry Port, 42 .....  | 1  |
| Fruit Growers, 218 .....  | 1  |
| Garden Holders, 46, 115 .....   | 2  |
| Home Industries, 137, 177, 206,<br>213, 222 .....   | 5  |
| Hop Growers, 79 .....   | 1  |
| Insurance, 1, 24, 30, 68 .....  | 4  |
| Investment, 16, 52, 129, 130 ....   | 4  |
| Land, 31 .....  | 1  |

Carried forward .... 61

SPECIAL (*continued*)—

|   |    |
|---|----|
| Brought forward .....   | 61 |
| Legal Aid, 102 .....  | 1  |
| Loan, 4, 55, 106, 119 .....   | 4  |
| Potato Chippers, 113 .....  | 1  |
| Poultry, 15, 44, 63, 67, 107, 151,<br>172, 186, 187, 188, 190 ..... | 11 |
| Public-house, 124 .....   | 1  |
| Small Holdings, 75 .....  | 1  |
| Social Halls, 56 .....  | 1  |
| Syndicate, 70 .....   | 1  |
| Tenants, 65 .....   | 1  |
| Threshing, 221 .....  | 1  |
| Transport, 43 .....   | 1  |
| Veterans' Association, 128 .....                                    | 1  |
| Wine Buyers, 51 .....   | 1  |
|   | 87 |

## MANUFACTURING—

|                                |   |
|--------------------------------|---|
| Basket Makers, 20 .....        | 1 |
| Builders, 36, 77 .....         | 2 |
| Cabinet, 95 .....              | 1 |
| Carriage Builders, 76 .....    | 1 |
| Clubs, 120 .....               | 1 |
| Guild of Handicraft, 123 ..... | 1 |
| Harness Makers, 72 .....       | 1 |
| Locksmiths, 17 .....           | 1 |
| Mat Makers, 86 .....           | 1 |
| Mosaic Workers, 109 .....      | 1 |
| Press, 39, 104, 114 .....      | 3 |
| Quarries, 74 .....             | 1 |
| Sundries 80 .....              | 1 |
| Umbrellas, 53 .....            | 1 |
| Workers, 121 .....             | 1 |

## SUMMARY.

|                              |    |
|------------------------------|----|
| General .....                | 35 |
| Agricultural and Dairy ..... | 86 |
| Special .....                | 87 |
| Manufacturing .....          | 18 |

Total ..... 226

CLASSIFIED BY SECTIONS AND COUNTIES, they are distributed  
as follows :—

## IRISH.

|   |    |
|---|----|
| Antrim 131 .....  | 1  |
| Armagh 132, 133, 134, 135, 136 ....                               | 5  |
| Cavan 137, 138, 139, 140, 141, 142,<br>143 .....                  | 7  |
| Clare 144 .....   | 1  |
| Cork 145, 146, 147, 148 .....                                     | 4  |
| Donegal 149, 150, 151, 152, 153, 154                              | 6  |
| Down 155, 156, 157, 158, 159, 160,<br>161, 162 .....              | 8  |
| Dublin 163.. ....   | 1  |
| Fermanagh 164, 165 .....  | 2  |
| Galway 166, 167, 168 .....  | 3  |
| Kerry 169, 170, 171, 172, 173 ....                                | 5  |
| Kilkenny 174.....   | 1  |
| King's County 175, 176, 177 .. ..                                 | 3  |
| Leitrim 178, 179, 180 . . . . .                                   | 3  |
| Limerick 181, 182, 183, 184, 185,<br>186, 187.....                | 7  |
| Londonderry 188, 189 .....  | 2  |
| Louth 190 .....   | 1  |
| Mayo 191, 192, 193, 194 .....                                     | 4  |
| Meath 195 .. . . . .  | 1  |
| Monaghan 196, 197, 198, 199, 200,<br>201, 202, 203, 204, 205 .... | 10 |
| Sligo 206, 207 . . . . .  | 2  |
| Tipperary 208, 209, 210, 211, 212 ..                              | 5  |
| Tyrone 213, 214 .....   | 2  |
| Waterford 215, 216, 217, 218 .....                                | 4  |
| Westmeath 219, 220 . . . . .                                      | 2  |
| Wexford 221, 222, 223, 224, 225, 226                              | 6  |
|   | 96 |

## MIDLAND.

|                                       |   |
|---------------------------------------|---|
| Derby 31, 46, 53, 54, 55 .....        | 5 |
| Leicester 28, 75, 76, 80, 95 .....    | 5 |
| Northampton 120 ....                  | 1 |
| Nottingham 4, 8, 19, 83, 106.. ..     | 5 |
| Stafford 17, 37, 41, 72 .. . . .      | 4 |
| Worcester 5, 20, 39, 40, 66, 86, 90.. | 7 |

## NORTHERN.

|   |    |
|---|----|
| Durham 23, 25, 26, 27, 42, 58, 60,<br>61, 71, 92, 97, 108 ..... | 12 |
| Northumberland 88, 93, 98, 110 ..                               | 4  |
|   | 16 |

## NORTH-WESTERN.

|  |    |
|--|----|
| Flint 81 .....                         | 1  |
| Lancaster 13, 18, 32, 62, 69, 113 ..   | 6  |
| York 35, 36, 44, 48, 56, 78, 82, 91 .. | 8  |
|  | 15 |

## SCOTTISH.

|                                     |    |
|-------------------------------------|----|
| Fife 122, 124 .....                 | 2  |
| Forfar 126 .....                    | 1  |
| Haddington 129 .....                | 1  |
| Kirkcudbright 127 . . . . .         | 1  |
| Lanark 121, 123, 125, 128, 130 .... | 5  |
|                                     | 10 |

## SOUTHERN.

|  |    |
|--|----|
| Cambridge, 38 .....  | 1  |
| Dorset 2 .....   | 1  |
| Essex 57, 84 ... . . . .   | 2  |
| Hants 112 .....  | 1  |
| Hertford 101, 114 ... . .  | 2  |
| Kent 65 .....  | 1  |
| London 1, 16, 29, 30, 43, 45, 51, 52,<br>68, 70, 73, 74, 89, 99, 102, 109 .. | 16 |
| Middlesex 3, 50, 119 .....   | 3  |
| Norfolk 63, 67, 116 .....  | 3  |
| Suffolk 47 .... . . . .  | 1  |
| Surrey 6, 49, 79, 111 .....  | 4  |
| Sussex 87 .....  | 1  |
| Wilts 15, 96 .....   | 2  |

## SOUTH-WESTERN.

|                                    |   |
|------------------------------------|---|
| Cornwall 34, 59 .....              | 2 |
| Devon 7, 103, 104, 105, 107, 117.. | 6 |
| Somerset 94 .....                  | 1 |

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 9

## WESTERN.

|                                    |   |
|------------------------------------|---|
| Cardigan 11, 21, 22, 100 .....     | 4 |
| Carmarthen 9, 10 .....             | 2 |
| Glamorgan 14, 24, 33, 64, 77 ..... | 5 |
| Gloucester 115, 118 .....          | 2 |
| Monmouth 85 .....                  | 1 |
| Pembroke 12.....                   | 1 |

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 15

## SUMMARY.

|                     |    |
|---------------------|----|
| Irish .....         | 96 |
| Midland .....       | 27 |
| Northern .....      | 16 |
| North-Western ..... | 15 |
| Scottish .....      | 10 |
| Southern .....      | 38 |
| South-Western ..... | 9  |
| Western .....       | 15 |

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 Total..... 226


# **VI.—List of Industrial and Provident Societies, the Dissolution or Termination of which has been notified to the Registrar during the Year 1903.**

(See Report 12, page 88.)

ABBREVIATIONS.—C means Co-operative; E, Equitable; I, Industrial; L, Land; and P, Provident. "Limited" is understood after every name, and "Society" where A (Association) is not added.

## (a) ENGLAND.

| County.      | Reg. No. | Name and Registered Office of Society.  | Date of Registration. | How Dissolved or Terminated.   |
|--------------|----------|---|-----------------------|--------------------------------|
| Bedford ..   | 3407     | Dunstable and Studholme I.C., The Retreat, High-street, Dunstable               | May 14, 1896          | Wound up.                      |
| Derby.....   | 1766     | Borrowash C., The Stores, Borrowash, Derbyshire                                 | April 14, 1874        | By instrument.                 |
| Devon ....   | 3177     | Plymouth and District House Painting and Decorating, 29, York-street, Plymouth  | Aug. 4, 1893          | By instrument.                 |
| Dorset ....  | 3697     | East Lulworth C., East Lulworth, Wareham  | April 11, 1900        | Registry cancelled by request. |
| Durham ..    | 3870     | Witton Park Workmen's Club and Institute, Clubhouse, Witton Park                | April 4, 1902         | Registry cancelled by request. |
| Essex ....   | 3718     | Thorpe-le-Soken and District C., Cavendish Cottage, Thorpe-le-Soken, Colchester | July 3, 1900          | Wound up.                      |
| Gloucester.  | 2577     | Lechlade C. Society's Store, High-street, Lechlade                              | Jan. 22, 1887         | Wound up                       |
| Gloucester.  | 3819     | Tytherington I.C., Station-rd., Tytherington, Falfield                          | Oct. 23, 1901         | Wound up.                      |
| Lancaster..  | 64       | Liverpool C.P., 17, Camden-street, Liverpool                                    | Jan. 1, 1857          | Wound up.                      |
| Lancaster.   | 1373     | Lowton Common C.I., Lowton Common, near Warrington                              | Dec. 27, 1870         | By instrument.                 |
| Lancaster..  | 2251     | Nangreaves C., The Stores, Nangreaves, near Bury                                | Aug. 17, 1881         | By instrument.                 |
| Lancaster..  | 3715     | Blackburn Socialist Hall, Venetian Hall, Darwen-st., Blackburn                  | June 2, 1900          | By instrument.                 |
| Lancaster..  | 3957     | Manchester and Polish C., 22, Ludgate Hill, Rochdale-rd., Manchester            | Nov. 20, 1902         | Registry cancelled by request. |
| Leicester .. | 1968     | Leicester C. Hosiery Manufacturing, Cranbourne Mills, Cranbourne-st., Leicester | April 15, 1876        | By instrument.                 |
| Leicester .. | 3432     | Leicester West End Builders, Oakdene, Narborough-road, Leicester                | Aug. 17, 1896         | By instrument.                 |



| County.          | Reg. No. | Name and Registered Office of Society.   | Date of Registration. | How Dissolved or Terminated.                 |
|------------------|----------|--|-----------------------|--|
| Leicester ..     | 3487     | Lutterworth Freehold Land, 1, Church Gate, Lutterworth                                     | April 27, 1897        | Registry cancelled (converted into company). |
| Leicester ..     | 3766     | Castle Donington Land, Co-operative Buildings, Borough-street, Castle Donington, Derby     | April 19, 1901        | Registry cancelled by request.               |
| Leicester ..     | 3785     | Leicester Pioneer Publishing, 99, Church Gate, Leicester                                   | June 28, 1901         | By instrument.                               |
| Leicester ..     | 3776     | Gaddesby Dairy, The Dairy, Gaddesby, Leicester   | Aug. 16, 1901         | Registry cancelled by request.               |
| Leicester ..     | 3823     | Clawson and Hose Dairy, The Dairy, Clawson, Melton Mowbray                                 | Nov. 4, 1901          | Registry cancelled by request.               |
| London ..        | 1185     | Goswell-road I. Coal Dealers, 7, Hanover-street, Peckham, S E.                             | June 22, 1868         | By instrument.                               |
| London ..        | 3127     | Gordon League C. and I., 132, Drummond-street, Euston-square, N.W.                         | Feb. 4, 1893          | Wound up.                                    |
| London ..        | 3179     | Harrow-road and Queen's Park I.C., 443, Harrow-road, N.W.                                  | Aug. 16, 1893         | Wound up.                                    |
| London ..        | 3236     | Camberwell and Peckham C. and I., 63, Mossdall-street, Camberwell, S.E.                    | May 12, 1894          | Registry cancelled by request.               |
| London ..        | 3356     | St. Crispin Club and Institute, 48, Wells-street, Oxford-street, W.                        | Sept. 25, 1895        | Registry cancelled by request.               |
| London ..        | 3624     | Maison Esperance, 80, Wigmore-st., Cavendish-sq., W.                                       | May 1, 1899           | Wound up.                                    |
| London ..        | 3810     | London Socialist C., 3, Bolt-court, Fleet-street, E.C.                                     | Sept. 17, 1901        | Registry cancelled by request.               |
| Northampton .... | 2772     | Burton Latimer Boot and Shoe Productive, J. B. Nutt's Office, Burton Latimer, Kettering    | May 17, 1889          | Registry cancelled by request.               |
| Northumberland   | 2967     | Sunday Music, 157, Portland-road, Newcastle-on-Tyne  | July 15, 1891         | Registry cancelled by request.               |
| Northumberland   | 3637     | Seaton Hirst P.C., Hirst, Morpeth  | June 22, 1899         | Wound up.                                    |
| Stafford ..      | 3271     | Hanley I. and P., 43, York-street, Hanley  | Feb. 15, 1895         | Registry cancelled by request.               |
| Stafford ..      | 3327     | Newcastle-under-Lyme I.C., Merrial-street, Newcastle-under-Lyme                            | Dec. 27, 1894         | Wound up.                                    |
| Suffolk ..       | 3087     | Haverhill Working Men's Liberal and Radical Club and Institute, 56, High-street, Haverhill | Sept. 24, 1892        | By instrument.                               |
| Sussex. ...      | 3899     | Crowborough I.C., Barcombe House, Crowborough, Tunbridge Wells                             | May 29, 1902          | Wound up.                                    |

| County.     | Reg. No. | Name and Registered Office of Society.  | Date of Registration. | How Dissolved or Terminated.                 |
|-------------|----------|---|-----------------------|--|
| Warwick..   | 1736     | Kenilworth District C.I. and P., Park-road, Kenilworth                        | Jan. 5 1874           | By amalgamation with Reg. No. 957            |
| Wilts ....  | 3945     | Westbury Collecting Dépôt, 1, Eden-terrace, Westbury                          | Oct. 16 1902          | By instrument.                               |
| Worcester.. | 2335     | Malvern C. Coal, Mission Room, Malvern  | May 28, 1883          | Registry cancelled by request.               |
| Worcester.. | 2878     | Sheet-iron Workers' I., Mill-street, Cradley                                  | July 19, 1890         | Registry cancelled (converted into company). |
| Worcester.. | 2995     | Shipston-on-Stour Dairy, The Tannery, Shipston-on-Stour                       | Nov. 4, 1891          | By instrument.                               |
| York ....   | 1047     | Cawthorne I.C., Cawthorne   | Dec. 19 1867          | By instrument.                               |
| York        | 1419     | Baildon I.C., 2, Westgate, and 10a, Browgate, Baildon                         | Oct. 4 1871           | By amalgamation with Reg. No. 620.           |
| York ..     | 2641     | Cross Hills I. Coal, North Bridge Restaurant, Halifax                         | Dec. 20, 1887         | Registry cancelled by request.               |
| York ....   | 3502     | Mashamshire C. Dairy, The Dairy, Marfield, Masham                             | July 2, 1897          | Registry cancelled by request.               |
| York ....   | 3532     | Colne Vale Woollen Manufacturers, Water Royd, Golcar, Huddersfield            | Jan. 12, 1898         | By instrument.                               |
| York ....   | 3744     | Halifax Joiners and Builders, Sovereign-street, Halifax                       | Feb. 4, 1901          | Engagements transferred to Reg No. 3924.     |
| York ....   | 3890     | Yorkshire Traders' C. Buying, 20, Aldermanbury, Bradford                      | May 17, 1902          | Wound up.                                    |
| WALES.      |          |   |                       |  |
| Glamorgan   | 2627     | Tonypandy I.C., 98, Dunraven-street, Tonypandy, Pontypridd                    | Nov. 5, 1887          | Wound up.                                    |
| Glamorgan   | 3043     | Neath I.C., Windsor-road, and Alexander-street, Neath                         | April 30, 1892        | Wound up.                                    |
| Glamorgan   | 3133     | Merthyr C., Co-operative Cottage No. 2, Merthyr Tydvil                        | Feb. 13 1893          | Registry cancelled by request.               |
| Glamorgan   | 3435     | Caerau Builders, Bridge-st., Maesteg  | Oct. 5 1896           | By instrument.                               |
| Merioneth.  | 1645     | Blaenau Festiniog Central C and I., The Store, Market Hall, Blaenau Festiniog | June 19, 1873         | Wound up.                                    |

## (b) SCOTLAND.

| County.           | Reg. No. | Name and Registered Office of Society.                   |
|-------------------|----------|--|
| AMALGAMATED.      |          |  |
| Renfrew . . . . . | 13       | Greenock Industrial C., 5, Arthur Street, Greenock, with |
|                   | 32       | Greenock Central C., 10, Mearns Street, Greenock.        |

| County.                                 | Reg. No.  | Name and Registered Office of Society.  |
|---|-----------|---|
| AMALGAMATED.                            |           |   |
| Lanark .....                            | 20<br>111 | Hamilton C., 31, Chapel Street, Hamilton, with<br>Hamilton Central C., 177, Quarry Street, Hamilton |
| DISSOLVED BY INSTRUMENT OF DISSOLUTION. |           |   |
| Lanark .....                            | 165       | Tarbrax C., Tarbrax, Cobbinshaw, by Carstairs   |
| Fife .....                              | 50        | Hill of Beath C., Hill of Beath, by Dunfermline   |
| Renfrew .....                           | 44        | Greenock United C., Lynedock Goods Station,<br>Greenock   |
| Fife .....                              | 36        | Auchtermuchty Coal, Railway Station, Auchtermuchty  |
| DISSOLVED UNDER THE COMPANIES ACT.      |           |   |
| Clackmannan .....                       | 11        | Newtonshaw I.C., Newtonshaw   |
| Edinburgh .....                         | 48        | Cobbinshaw C., Cobbinshaw, by Carstairs   |
| Clackmannan .....                       | 12        | Coalsnaughton I.C., Coalsnaughton   |
| CEASED TO EXIST.                        |           |   |
| Lanark .....                            | 187       | Victoria Working Men's Club and Institute, 95,<br>Dumbarton Road, Partick, Glasgow                  |

## (c) IRELAND.

| County.         | Reg. No. | Name and Registered Office.                                    |
|-----------------|----------|--|
| Cavan .....     | 586      | Cootehill C. Bee-Keepers' A, Cootehill                         |
| Dublin .....    | 134      | Irish C Embroidery and Needlework, Dalkey                      |
| Sligo .....     | 402      | Collooney C. Poultry, Collooney                                |
| Tipperary ..... | 455      | St Joseph's C Industries, Thurles                              |
| Tyrone .....    | 177      | Cookstown C. Agricultural and Dairy, Gortallowry,<br>Cookstown |
| Wexford .....   | 358      | Ferns C Agricultural and Dairy, Ferns                          |

**List of Industrial and Provident Societies in England and Wales, the Registry of which has been cancelled after notice from the Registrar during the year 1903.**

| County.          | Reg. No. | Name and Registered Office of Society.                                      | Date of Registration. |
|------------------|----------|---|-----------------------|
| <b>ENGLAND :</b> |          |   |                       |
| London .....     | 3551     | Servants' Mutual Employment, 19, Maida Vale, N.W. (B).                      | May 4, 1898           |
| London .....     | 3653     | Licensed Victuallers and Hotel Assistants, Employment, 19, Maida Vale, N.W. | Aug. 22, 1899         |
| London .....     | 3705     | Freehold Land Purchase and Development, 120 and 22, Victoria Street, S.W.   | May 18, 1900          |
| <b>WALES :</b>   |          |   |                       |
| Glamorgan.....   | 3674     | Barry Building and Contracting C., 41, Bassett Street, Barry Dock.          | Dec. 13, 1899         |

**VII.—Summary of Registrar's Returns, showing the position of Co-operative Societies in Countries and Counties for the Year 1902.**

(See Report 13, page 89.)

| COUNTY.          | No. of Societies. | No. of Members. | Sales.   | Balance on Year's Transactions. |       | Reserves and Undivided Profit. | Deficit. | Societies giving Credit. | Societies not giving Credit. |
|------------------|-------------------|-----------------|----------|---------------------------------|-------|--------------------------------|----------|--------------------------|------------------------------|
|                  |                   |                 |          | Profit.                         | Loss. |                                |          |                          |                              |
|                  |                   |                 | £        | £                               | £     | £                              | £        |                          |                              |
| ENGLAND :        |                   |                 |          |                                 |       |                                |          |                          |                              |
| Bedford .....    | 10                | 3307            | 49439    | 4079                            | 33    | 892                            | 333      | 8                        | 2                            |
| Berks .....      | 7                 | 8463            | 142280   | 15491                           | ..    | 2213                           | ..       | 5                        | 2                            |
| Buckingham ....  | 18                | 6858            | 102252   | 8679                            | 214   | 4228                           | 214      | 11                       | 5                            |
| Cambridge .....  | 9                 | 5154            | 96251    | 8273                            | ..    | 3483                           | ..       | 6                        | 3                            |
| Chester .....    | 30                | 51023           | 1423072  | 211044                          | ..    | 41447                          | 5254     | 27                       | 3                            |
| Cornwall .....   | 17                | 3369            | 34626    | 2407                            | 10    | 959                            | 12       | 4                        | 13                           |
| Cumberland.....  | 24                | 28136           | 768544   | 102878                          | ..    | 24960                          | ..       | 21                       | 3                            |
| Derby .....      | 47                | 56825           | 1569335  | 203564                          | ..    | 37440                          | 1283     | 39                       | 9                            |
| Devon .....      | 26                | 43015           | 753622   | 113241                          | 823   | 38816                          | 1267     | 15                       | 11                           |
| Dorset .....     | 5                 | 1159            | 19538    | 1634                            | ..    | 1443                           | 281      | 3                        | 2                            |
| Durham .....     | 58                | 151160          | 5818575  | 974586                          | ..    | 166225                         | ..       | 10                       | 5                            |
| Essex .....      | 22                | 29221           | 702266   | 77349                           | 61    | 15979                          | 296      | 11                       | 10                           |
| Gloucester ..... | 18                | 21690           | 452464   | 49354                           | 429   | 10993                          | 1439     | 14                       | 5                            |
| Hants .....      | 11                | 12362           | 189272   | 18083                           | ..    | 7011                           | ..       | 9                        | 2                            |
| Hereford .....   | 1                 | 611             | 10844    | 796                             | ..    | 207                            | ..       | 1                        | ..                           |
| Hertford .....   | 10                | 4202            | 79079    | 7308                            | ..    | 2997                           | ..       | 10                       | ..                           |
| Huntingdon.. ..  | 3                 | 1203            | 18318    | 1984                            | ..    | 918                            | ..       | 1                        | 2                            |
| Kent .....       | 34                | 32880           | 776160   | 78846                           | 315   | 34380                          | 551      | 30                       | 4                            |
| Lancashire ..... | 206               | 402940          | 30645841 | 2190496                         | 4223  | 676796                         | 2723     | 142                      | 63                           |
| Leicester .....  | 53                | 30481           | 843178   | 83961                           | 525   | 34132                          | 1707     | 28                       | 24                           |
| Lincoln.....     | 15                | 24520           | 506126   | 38560                           | 4     | 13728                          | 22       | 8                        | 7                            |
| London.....      | 74                | 37850           | 2522167  | 96185                           | 2644  | 118451                         | 26096    | 38                       | 19                           |
| Middlesex.....   | 19                | 9954            | 153783   | 10993                           | 1     | 4052                           | 33       | 12                       | 6                            |



| COUNTY.                     | No. of Societies. | No. of Members. | Sales.   | Balance on Year's Transactions. |       | Reserves and Undivided Profit. | Deficit. | Societies giving Credit. | Societies not giving Credit. |
|-----------------------------|-------------------|-----------------|----------|---------------------------------|-------|--------------------------------|----------|--------------------------|------------------------------|
|                             |                   |                 |          | Profit.                         | Loss. |                                |          |                          |                              |
| ENGLAND—con.                |                   |                 |          |                                 |       |                                |          |                          |                              |
| Monmouth .....              | 12                | 10170           | 370529   | 40781                           | ..    | 9010                           | ..       | 7                        | 5                            |
| Norfolk .....               | 15                | 10852           | 244219   | 28693                           | ..    | 9950                           | 89       | 9                        | 6                            |
| Northampton .....           | 63                | 33802           | 963747   | 88211                           | 345   | 28392                          | 1234     | 33                       | 30                           |
| Northumberland..            | 49                | 58427           | 2264207  | 350396                          | ..    | 37156                          | ..       | 32                       | 16                           |
| Nottingham.....             | 37                | 27408           | 687670   | 77946                           | 531   | 11927                          | 1278     | 23                       | 11                           |
| Oxford .....                | 7                 | 7971            | 218175   | 19546                           | ..    | 8063                           | ..       | 6                        | 1                            |
| Rutland .....               | 2                 | 314             | 4849     | 251                             | ..    | 59                             | ..       | ..                       | 2                            |
| Shropshire .....            | 10                | 3731            | 73739    | 7208                            | 61    | 1975                           | ..       | 9                        | 1                            |
| Somerset .....              | 25                | 16849           | 303208   | 29458                           | ..    | 7151                           | ..       | 17                       | 6                            |
| Stafford.....               | 25                | 20008           | 481367   | 51472                           | ..    | 13911                          | ..       | 19                       | 5                            |
| Suffolk .....               | 17                | 11980           | 240243   | 24300                           | ..    | 10656                          | 1708     | 8                        | 8                            |
| Surrey .....                | 17                | 6444            | 135057   | 8570                            | 310   | 5264                           | 566      | 14                       | 2                            |
| Sussex .....                | 10                | 4572            | 85121    | 6695                            | 118   | 2732                           | 117      | 7                        | 3                            |
| Warwick .....               | 38                | 28028           | 596372   | 70266                           | 376   | 26879                          | 1789     | 29                       | 5                            |
| Westmorland ...             | 9                 | 3626            | 73029    | 6962                            | 132   | 1725                           | 316      | 8                        | 1                            |
| Wilts....                   | 13                | 8550            | 128491   | 13540                           | ..    | 3876                           | ..       | 12                       | 1                            |
| Worcester .....             | 19                | 14347           | 259807   | 27219                           | 498   | 5078                           | 2529     | 14                       | 3                            |
| York .....                  | 255               | 360607          | 10801819 | 1516841                         | 794   | 425973                         | 734      | 203                      | 48                           |
| *Total, England..           | 1340              | 1594099         | 65608681 | 6668146                         | 12447 | 1851527                        | 51871    | 903                      | 354                          |
| WALES :                     |                   |                 |          |                                 |       |                                |          |                          |                              |
| Anglesey .....              | 1                 | 314             | 4973     | 427                             | ..    | 34                             | ..       | ..                       | 1                            |
| Brecknock .....             | 2                 | 133             | 3552     | 284                             | ..    | 79                             | ..       | 2                        | ..                           |
| Cardigan .....              | 5                 | 189             | 2192     | ..                              | 89    | 40                             | 144      | 2                        | 1                            |
| Carmarthen .....            | 6                 | 789             | 20685    | 1650                            | ..    | 427                            | 179      | 5                        | ..                           |
| Carnarvon . ...             | 6                 | 907             | 18746    | 1761                            | 11    | 761                            | 8        | 2                        | 5                            |
| Denbigh .....               | 5                 | 1730            | 30997    | 2895                            | ..    | 1568                           | ..       | 3                        | 2                            |
| Flint ....                  | 9                 | 1615            | 45535    | 5667                            | ..    | 1129                           | ..       | 7                        | 2                            |
| Glamorgan .....             | 53                | 20802           | 937519   | 144325                          | 133   | 32569                          | 206      | 43                       | 9                            |
| Merioneth .....             | 2                 | 240             | 4220     | 59                              | 37    | 84                             | 77       | 1                        | 1                            |
| Montgomery ....             | 2                 | 885             | 16673    | 2839                            | ..    | 590                            | ..       | 1                        | ..                           |
| Pembroke.....               | 2                 | 949             | 21174    | 1597                            | 1     | 687                            | 1        | ..                       | 1                            |
| Total, Wales ..             | 93                | 28553           | 1106266  | 161504                          | 271   | 37968                          | 615      | 66                       | 22                           |
| *Total, England and Wales.. | 1433              | 1622652         | 66714947 | 6829650                         | 12718 | 1889495                        | 52486    | 969                      | 376                          |
| SCOTLAND :                  |                   |                 |          |                                 |       |                                |          |                          |                              |
| Aberdeen .....              | 3                 | 1073            | 22393    | 2950                            | ..    | 2259                           | 24       | 2                        | 1                            |
| Argyle .....                | 1                 | 418             | 11591    | 1311                            | ..    | 219                            | ..       | 1                        | ..                           |
| Ayr .....                   | 28                | 20805           | 701837   | 100278                          | ..    | 21405                          | ..       | 23                       | 5                            |
| Banff ...                   | 1                 | 434             | 7955     | 915                             | ..    | 167                            | ..       | 1                        | ..                           |
| Berwick .....               | 1                 | 210             | 5442     | 535                             | ..    | 57                             | ..       | 1                        | ..                           |
| Bute .....                  | 1                 | 100             | 2305     | 383                             | ..    | 62                             | ..       | 1                        | ..                           |
| Caithness....               | 2                 | 1531            | 21925    | 2026                            | ..    | 1154                           | ..       | 2                        | ..                           |
| Clackmannan ....            | 10                | 7416            | 240343   | 43025                           | 213   | 5988                           | 1282     | 9                        | 1                            |

\* 83 Societies made no returns.

| COUNTY.               | No of Societies. | No. of Members. | Sales.   | Balance on Year's Transactions. |      | Reserves and Undivided Profit. | Deficit. | Societies giving Credit. | Societies not giving Credit. |
|-----------------------|------------------|-----------------|----------|---------------------------------|------|--------------------------------|----------|--------------------------|------------------------------|
|                       |                  |                 |          | Profit.                         | Loss |                                |          |                          |                              |
| SCOTLAND— <i>con.</i> |                  |                 |          |                                 |      |                                |          |                          |                              |
|                       |                  |                 | £        | £                               | £    | £                              | £        |                          |                              |
| Dumbarton . . .       | 13               | 11914           | 561115   | 85700                           | ..   | 17000                          | ..       | 12                       | 1                            |
| Dumfries . . . .      | 6                | 2074            | 52839    | 6901                            | 184  | 1191                           | ..       | 6                        | ..                           |
| Edinburgh . . . .     | 20               | 56481           | 2245126  | 419967                          | ..   | 115303                         | ..       | 16                       | 4                            |
| Fife . . . . .        | 38               | 22539           | 828249   | 155235                          | ..   | 35256                          | ..       | 27                       | 11                           |
| Forfar . . . . .      | 23               | 27760           | 322461   | 88811                           | ..   | 29717                          | ..       | 22                       | 1                            |
| Haddington . . . .    | 5                | 3100            | 128966   | 25513                           | ..   | 11298                          | ..       | 4                        | ..                           |
| Kincardine . . . .    | 1                | 395             | 1001     | 345                             | ..   | 628                            | ..       | 1                        | ..                           |
| Kinross . . . . .     | 2                | 1449            | 68636    | 11870                           | ..   | 1815                           | ..       | 2                        | ..                           |
| Kirkcudbright . . .   | 1                | 71              | 2239     | 211                             | ..   | 18                             | ..       | ..                       | 1                            |
| Lanark . . . . .      | 71               | 87787           | 9608748  | 739123                          | ..   | 383770                         | 88       | 53                       | 16                           |
| Linlithgow . . . .    | 7                | 6170            | 272654   | 49690                           | ..   | 7238                           | ..       | 5                        | 2                            |
| Peebles . . . . .     | 3                | 1374            | 75607    | 12458                           | ..   | 2228                           | ..       | 3                        | ..                           |
| Perth . . . . .       | 14               | 8938            | 258720   | 38903                           | ..   | 8127                           | ..       | 12                       | 2                            |
| Renfrew . . . . .     | 28               | 24836           | 1284690  | 152333                          | ..   | 43083                          | 748      | 25                       | 3                            |
| Roxburgh . . . . .    | 4                | 4731            | 151217   | 24358                           | ..   | 6116                           | ..       | 4                        | ..                           |
| Selkirk . . . . .     | 5                | 3800            | 132853   | 20158                           | ..   | 2218                           | ..       | 5                        | ..                           |
| Stirling . . . . .    | 25               | 22348           | 855254   | 141475                          | ..   | 19623                          | ..       | 24                       | 1                            |
| Total, Scotland..     | 313              | 317754          | 17864166 | 2124474                         | 397  | 716020                         | 2142     | 261                      | 49                           |
| IRELAND :             |                  |                 |          |                                 |      |                                |          |                          |                              |
| Antrim . . . . .      | 14               | 3881            | 60131    | 3133                            | 177  | 778                            | 428      | 9                        | 3                            |
| Armagh . . . . .      | 7                | 1759            | 24792    | 782                             | ..   | 312                            | ..       | 4                        | ..                           |
| Carlow . . . . .      | 1                | 99              | 1912     | 86                              | ..   | 70                             | ..       | 1                        | ..                           |
| Cavan . . . . .       | 15               | 3318            | 45171    | 360                             | 1081 | 925                            | 1427     | 8                        | 5                            |
| Clare . . . . .       | ..               | ..              | ..       | ..                              | ..   | ..                             | ..       | ..                       | ..                           |
| Cork . . . . .        | 20               | 1162            | 98422    | 1895                            | 237  | 4283                           | 1154     | 13                       | 5                            |
| Donegal . . . . .     | 8                | 1248            | 28184    | 337                             | 55   | 743                            | 120      | 3                        | 2                            |
| Down . . . . .        | 4                | 749             | 8398     | 132                             | 22   | 126                            | 11       | 3                        | ..                           |
| Dublin . . . . .      | 9                | 759             | 71853    | 1195                            | 152  | 455                            | 1540     | 6                        | 3                            |
| Fermanagh . . . . .   | 9                | 1247            | 44123    | 774                             | 84   | 1195                           | 204      | 5                        | 4                            |
| Galway . . . . .      | 10               | 1604            | 5143     | 50                              | 26   | 268                            | 45       | 9                        | 1                            |
| Kerry . . . . .       | 4                | 384             | 12319    | 76                              | 75   | ..                             | 137      | 2                        | 2                            |
| Kildare . . . . .     | ..               | ..              | ..       | ..                              | ..   | ..                             | ..       | ..                       | ..                           |
| Kilkenny . . . . .    | 14               | 1516            | 77318    | 644                             | 115  | 4268                           | 877      | 9                        | 5                            |
| King's County . . .   | 1                | 101             | 3723     | 32                              | ..   | 274                            | 244      | 1                        | ..                           |
| Leitrim . . . . .     | 9                | 1755            | 33899    | 321                             | 731  | 817                            | 846      | 8                        | 1                            |
| Limerick . . . . .    | 22               | 1435            | 311654   | 2311                            | 104  | 9058                           | 440      | 13                       | 9                            |
| Londonderry . . . .   | 10               | 1973            | 68605    | 2611                            | 325  | 922                            | 609      | 7                        | 3                            |
| Longford . . . . .    | 2                | 155             | 2827     | ..                              | 25   | ..                             | 157      | 1                        | ..                           |
| Louth . . . . .       | 3                | 343             | 4473     | 606                             | ..   | 889                            | ..       | 2                        | 1                            |
| Mayo . . . . .        | 10               | 1010            | 3583     | 65                              | 53   | 242                            | 3        | 6                        | 3                            |
| Meath . . . . .       | 5                | 615             | 20528    | 650                             | ..   | 1440                           | ..       | 4                        | 1                            |
| Monaghan . . . . .    | 9                | 1932            | 34864    | 218                             | 593  | 937                            | 1510     | 6                        | 3                            |
| Queen's County . .    | 1                | 135             | ..       | ..                              | ..   | ..                             | ..       | 1                        | ..                           |
| Roscommon . . . . .   | 8                | 1998            | 20850    | 299                             | 488  | 997                            | 486      | 7                        | 1                            |
| Sligo . . . . .       | 11               | 5602            | 83137    | 882                             | 601  | 1411                           | 1189     | ..                       | 11                           |
| Tipperary . . . . .   | 28               | 2563            | 115084   | 1320                            | 686  | 3372                           | 1416     | 17                       | 10                           |



| Given | Sold. |   | Per 100       |
|-------|-------|---|---------------|
|       |       |   | s d.          |
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| 1100  | ....  | DEANS J.—The Amalgamation of Societies as a means of Consolidating the Co-operative Movement .....                                    | <i>Gratis</i> |
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| 1100  | ....  | "    How to Start Co-operative Stores .....   | <i>Gratis</i> |
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| 8100  | ....  | "    Loan Capital and How to Deal with it .....   | 1 6           |
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| 1300  | ..    | GREENWOOD, A.—The Educational Department of Rochdale Pioneers' Society Limited: Its Origin and Development .....                      | 2 6           |
| 1100  | ....  | GREENWOOD, J. History of Hebden Bridge Fustian Society .....  | 3 6           |
| 1200  | ....  | GREENFORD, Miss J. - The International Co-operative Alliance: Its Aims and Work .....   | <i>Gratis</i> |
| 200   | 800   | HARRIS, M. O'BRIEN.—Co-operation and the Trust Movement .....   | 2 0           |
| 1500  | ..    | HARRISON W. G.—How Best to Consolidate and Improve the Position of Productive Societies .....   | 2 0           |
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| 900   | ..    | "    Address delivered at Newtown on the occasion of the Unveiling of the Memorial to Robert Owen .....                               | 3 6           |
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| 1400  | ....  | "    Lecture on the History and Objects of Co-operation .....   | 4 0           |
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| 700   | ....  | NEALE, E. V.—Co-operative Societies and the Income Tax .....  | <i>Gratis</i> |
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| 3400  | ..    | "    The Co-operative News, why Co-operators should support it .....  | <i>Gratis</i> |
| 900   | ..    | "    The Economic Aspect of Co-operation .....  | 2 0           |
| 1000  | ....  | "    The Principles of Rating Applied to Co-operative Stores .....  | 1 6           |
| 10300 | 1400  | "    What Co-operation can do for the Labourer .....  | 0 5           |
| 6500  | 5000  | "    What is Co-operation? .....  | 1 9           |
| 1200  | ....  | NEATE, H. D. How to Manage a Butchering Business .....  | 2 6           |
| 1200  | ....  | ODGERS J.—The Co-operative Insurance Society .....  | 2 0           |
| 1400  | ....  | OPENSHAW, W.—Store Management .....   | 2 0           |
| 1500  | ....  | PATON, Dr, Rev —How to Restore the Vigorous Yeoman Peasantry of England .....   | 2 0           |
| 1400  | 500   | POTTER, Miss B.—How best to do away with the Sweating System .....  | 2 0           |
| 1100  | 1000  | "    The Relationship between Co-operation and Trade Unionism .....   | 2 0           |
| 900   | ....  | PLUNKETT, Hon HORACE—Co-operation in Ireland .....  | 2 6           |
| 16200 | 3400  | P. H.—What's the Good of it? .....  | 1 0           |



| Given.                | Sold |   | Per 100 |
|-----------------------|------|---|---------|
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| 1100                  | .... | ROCKELL, F.—Drapery Departments and their Management .....        | 2 0     |
| 1100                  | .... | SCOTTON, A.—Cottage Purchasing.....                               | 2 0     |
| 1100                  | 1000 | "    Duty of Members to the Store and the Store to the            |         |
|                       |      | Movement .....  | 2 6     |
| 1100                  | .... | "    Penny Banks .....  | 1 6     |
| 3700                  | 3100 | "    Some of the Benefits and Advantages of Co-operation          |         |
|                       |      | to Working Men.....   | 1 6     |
| 1300                  | 700  | SHARLAND, Miss E. C.—Talks on Co-operation.....                   | 5 0     |
| 2200                  | 700  | SHARP, Miss—What has a Woman to do with Co-operation? .....       | 2 6     |
| 3900                  | .... | SHAW, Rev HUDSON.—Co-operation and Education .....                | Gratis  |
| 900                   | .... | SMITH, JOSEPH—How to take a Town (Co-operatively) by Storm.....   | 0 5     |
| 1100                  | .... | SNELL, W. E.—The Rights and Privileges of Citizens, with Special  |         |
|                       |      | Reference to the Traders' Agitation against the Co-               |         |
|                       |      | operative Movement .....  | 2 0     |
| 700                   | .... | SWALLOW, W.—Co-operative Production .....                         | 2 0     |
| 700                   | .... | "    Credit Trading in connection with Co-operative So-           |         |
|                       |      | cieties .....   | 2 6     |
| 600                   | .... | "    The Duty of the Store to Productive Societies .....          | 1 6     |
| 400                   | .... | TUTT, R. H.—The Duty of a Society to Educate its Members in the   |         |
|                       |      | Principles of Co-operation .....                                  | 1 9     |
| 300                   | .... | "    The Position Co-operators Ought to Take with Regard          |         |
|                       |      | to the Social and Industrial Problems of the Present              |         |
|                       |      | Time .....  | 2 0     |
| 800                   | .... | WEBB A. E. H.—How to Manage a Boot and Shoe Department .....      | 2 0     |
| 900                   | .... | WEBB, Miss C.—The Machinery of the Co-operative Movement.....     | 2 0     |
| 700                   | .... | "    Should Co-operative Employés Understand the                  |         |
|                       |      | Principles of the Movement? .....                                 | 2 0     |
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|                       |      | Reach of the Poorest of the Population .....                      | 2 0     |
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|                       |      | National and International Commerce .....                         | 2 0     |
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| 200                   | .... | Middlesbrough, 1901. By J. WARWICK .....                          | 3 0     |
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| 3000                  | 5400 | Doncaster, 1903. By J. SHILLITO .....                             | 2 6     |
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|                       |      |   | Each.   |
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| 20                    | 2007 | Boycott of Co-operation (Bound Volume) .....                      | 0 7     |
| ..                    | 16   | Cobden, Life of .....   | 2 6     |
| 2260                  | 1140 | Congress Reports .....  | 1 0     |
| 20                    | 25   | Co-operative Fairy Tales .....                                    | 0 2     |
| ....                  | 3    | Co-operative Life .....   | 1 6     |
| ....                  | 62   | Co-operative Movement in Great Britain By Miss POTTER .....       | 2 0     |
| ....                  | 16   | Co-operative Production. By B. JONES .....                        | 5 6     |
| ....                  | 319  | Co-operative Songs (Music) .....                                  | 0 6     |
| 2                     | 84   | Directories .....   | 10 6    |
| 6                     | 12   | Easy Bookkeeping .....  | 0 6     |
| ....                  | 15   | Economics of Industry. By Prof A MARSHALL.....                    | 2 8     |
| ....                  | 11   | English Social Reformers By H. DE B. GIBBINS .....                | 2 0     |
| ....                  | 3    | Evolution of Industry. By Prof H DYER.....                        | 10 6    |
| ....                  | 7    | Handy Book of the Labour Laws By GEO HOWELL .....                 | 2 8     |
| ....                  | 4    | Histories of the Oldham Equitable and Oldham Industrial Societies |         |
|                       |      | (in one book) .....   | 1 6     |
| 10                    | 17   | History of Ralahine By E T CRAIG .....                            | 0 6     |
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| ....                  | 100  | Industrial History of England By H. DE B GIBBINS .....            | 2 3     |
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| ....                  | 6    | Labour Movement, The. By L T HOBBHOUSE, M.A. ....                 | 1 0     |
| ....                  | 19   | Laws of Everyday Life .....                                       | 1 0     |

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|        |        |   | s. d.                        |
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| ....   | 48     | Life, Times, and Labours of Robert Owen.....                                      | 2 8                          |
| 8      | 61     | Manual of Auditing .....  | 1 9                          |
| 31     | 361    | " " Bookkeeping .....   | 2 6                          |
| 8      | 228    | " " for Co-operators .....  | 2 0                          |
| 70     | 553    | " " on Systems of Check .....   | 0 4                          |
| ....   | 5      | Mercantile Law.....   | 9 0                          |
| 1000   | 75600  | Model Rules Distributive .....  | 0 1½                         |
| 100    | 8900   | " " Productive .....  | 0 1½                         |
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| 133    | 14786  | Our Story .....   | 3s. 6d. per dozen copies 0 4 |
| ....   | 9      | Pendlebury's Arithmetic .....   | 3 6                          |
| 4      | 68     | Public Speaking and Debate, 1s edition.....                                       | 1 0                          |
| ....   | 657    | Ruled Exercise Books .....  | per set 1 6                  |
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| ....   | 65     | Social and Political Pioneers By Rev RAMSDEN BALMFORTH .....                      | 1 9                          |
| ....   | 34     | Social Life (a series of three lectures) By Rev Dr. J. WILSON HARPER .....        | Post free 0 10               |
| ....   | 934    | Songs and Readings.....   | 0 8                          |
| 2      | 728    | System of Bookkeeping. By W. POMFRET.....   | 1 6                          |
| 151    | 269    | Working Men Co-operators .....  | 0 9                          |
| 424796 | 272349 | Totals  |                              |

## IX.—QUALIFIED AUDITORS.

### (a) LIST OF AUDITORS WHO HAVE OBTAINED THE **First Class** CERTIFICATE IN AUDITING OF THE CO-OPERATIVE UNION.

Booth, H., Harwich.  
 Cox, H. H., Ilkeston.  
 Crowther, J., Slaithwaite  
 Duxbury, N., Accrington.  
 Fryer, W., Winsford.  
 Gilbert, A., Kidderminster.  
 Ginton, J. W., Peterboro'.  
 Holstead, J. J., Carlisle.  
 Jarman, J., Burton-on-Trent.  
 Joel, W. J., Lancaster.  
 Johnstone, H. C., Aylesbury.  
 Jones, J. W., Herning, Denmark.  
 \*Kay, W., Northampton.  
 King, J. W., Carlisle.  
 Knights, J., London.  
 Lenygon, J., Grimsby.  
 Loake, P., Kettering.  
 Marshall, P. J., London.

Meades, M., London.  
 Newbury, W. J. S., Plymouth.  
 Newman, A. E., London.  
 Read, H., Ipswich.  
 \*Righton, E. J., Cardiff.  
 Runcorn, C., Crewe.  
 Shepherd, A., Grimsby.  
 Simmons, T. G., Portsea Island.  
 Stevenson, E., Limerick.  
 Smith, N. E., Edmonton.  
 Tetlow, B., Newcastle-on-Tyne.  
 Varley, A., Lancaster.  
 Walker, T., Carlisle.  
 Warren, H. L., London.  
 Welham, A. E., Leicester.  
 Wilkinson, J., West Wylam.  
 \*Wyatt, J. S., New Mills.

\* Also Public Auditor.

(b) LIST OF **Second Class** CERTIFICATES OBTAINED IN THE AUDIT EXAMINATIONS.

|                                 |                                 |
|---------------------------------|---------------------------------|
| Biggs, N. E., Bristol.          | Mew, G. H., Enfield Highway.    |
| Brailsford, J. H., London.      | Moss, W. H., Ashton-under-Lyne. |
| Collins, F. M., Sheerness.      | Mutton, L. E., Northampton.     |
| Crabtree, C., Hebden Bridge.    | Pickup, A., Burnley.            |
| Derbyshire, J., Walkden.        | Pightling, C. H., London.       |
| Ford, W. J., Plymouth.          | Pole, G. G., Tamworth.          |
| Forster, M., Blaydon-on-Tyne.   | Redfearn, P. G., Birstall.      |
| Foxley, G. F., Northampton.     | Rose, R., Hyde.                 |
| Hallam, T. A., Whaley Bridge.   | Rutherford, R., Burntisland.    |
| Hambleton, S., Marple.          | Storer, A. H., Whaley Bridge.   |
| Hargreaves, H., Lancaster.      | Strang, A., Grantham.           |
| Hildreth, J. J., Tow Law.       | Watkins, W. H., Plymouth.       |
| Hill, F. E., Lancaster.         | Whalley, W. T., Great Harwood.  |
| Holden, B., Preston.            | White, J., Torquay.             |
| Hore, S., New Brompton.         | Widdowson, F. E., Ipswich.      |
| Hunter, W. T., Prudhoe-on-Tyne. | Williams, F. J., Bristol.       |
| Kenniford, G., London Anchor.   | Woollons, S. G., Plymouth.      |
| Leah, J. E., Macclesfield.      | Young, T. M., Ashington.        |
| Mair, A., Belfast.              |                                 |

(c) LIST OF PUBLIC AUDITORS APPOINTED BY THE TREASURY UNDER THE PROVISIONS OF THE INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893, WHO HAVE HELD APPOINTMENTS IN CONNECTION WITH CO-OPERATIVE SOCIETIES.

| Town.            | Name.                  | Address.                         |
|------------------|------------------------|----------------------------------|
| Bolton .....     | Kevan, W. ....         | 12, Acresfield.                  |
| Bristol .....    | White, Jas. ....       | 7, Belmont Road, St. Andrews.    |
| Brymbo .....     | Charles, T. ....       | Brymbo, Wrexham.                 |
| Cardiff .....    | Righton, E. J. ....    | 12, Plasnewydd Place, Roath.     |
| Darwen .....     | Beckett, C. J. ....    | 83, Parkside Terrace.            |
| Devonport .....  | Pryor, J. ....         | 44, Hotham Place.                |
| Eccles.....      | Gratrix, T. ....       | 190, Church Street.              |
| Edinburgh.....   | Ritchie, T. ....       | 12, East Mayfield.               |
| Glasgow .....    | Macintosh, R. ....     | 5, Dalziel Drive, Pollokshields. |
| " .....          | Smith, R. J. ....      | 59, St. Vincent Street           |
| Gloucester.....  | Arnold, C. ....        | Arthur Villa, Archibald Street.  |
| Hebden Bridge .. | Crabtree, R. ....      | St. George's Chambers.           |
| Huddersfield ..  | Wheawill, Charles .... | 1, Imperial Arcade, New Street.  |
| " .....          | " Cornelius..          | " " "                            |
| Ipswich .....    | Hines, G. ....         | Northbank, Belstead Road.        |
| Kilmarnock ..... | Reid, W. ....          | 28, Mill Road, Kilmarnock.       |
| Leeds ....       | Swallow, W. ....       | 28, Kelso Road.                  |
| Manchester ..... | Appleby, Wm. ....      | 40, 43, Deansgate Arcade.        |
| " .....          | Brodrick, T. ....      | 1, Balloon Street.               |

| Town.                           | Name.                 | Address.  |
|---------------------------------|-----------------------|---|
| Manchester .....                | Wood, T. ....         | 40, 43, Deansgate Arcade.   |
| New Mills .....                 | Wyatt, J. S. ....     | Lea Bank, New Mills.  |
| Northampton .....               | Kay, W. ....          | 77, Adams Avenue.   |
| Rochdale .....                  | Lord, J. E. ....      | Town Hall Chambers.   |
| Rotherham .....                 | Bayliss, T. ....      | 19, Moorgate Street.  |
| South Shields .....             | Smith, W. Arthur .... | 71, King Street.  |
| Whitley-by-the-Sea ..           | Bailey, H. R. ....    | Oakworth Avenue, 46, Park Avenue.                                       |
| Woodford Green, London, E. .... | Butterworth, T. B.... | 30, Ingatestone Road.   |
| Workington .....                | Nelson, E. ....       | Industrial and Provident Co-operative Society, Jane Street, Workington. |

## X.—SUMMARY OF THE REPORT OF THE WOMEN'S GUILDS.

### I.—ENGLAND.

#### (A) GENERAL REVIEW.

This year marks the coming of age of the guild, and it is satisfactory to be able to show by the following report how large and powerful an organisation the guild has become. The progress of the guild in the twenty-one years is shown by the following table :—

|                          | 1884. | 1894. | 1904.  |
|--------------------------|-------|-------|--------|
| Number of Branches ..... | 6     | 171   | 359    |
| Number of Members .....  | 235   | 7,511 | 18,556 |

The increase of members this year is a record one, being 2,416, bringing up the total membership to 18,556. Another advance is in the number of societies where women have been elected on to educational committees, 238 women sitting on 103 committees.

#### I.—NUMBER OF BRANCHES AND MEMBERS.

The following table shows that there is a net increase of thirty-seven branches and 2,416 members :—

| Section                       | No. of Societies with Guild Branches attached. | BRANCHES. |          |               | No of Members, 1904 |
|-------------------------------|--|-----------|----------|---------------|---------------------|
|                               |  | New.      | Extinct. | Total Number. |                     |
| Midland .....                 | 48   | 6         | 1        | 59            | 2,260               |
| Northern .....                | 18   | 2         | 1        | 25            | 1,161               |
| North-Western .....           | 106  | 15        | 1        | 146           | 9,781               |
| Southern .....                | 80   | 20        | 4        | 104           | 4,293               |
| Western and South-Western ... | 19   | 6         | 5        | 25            | 1,061               |
| Totals .....                  | 271  | 49        | 12       | 359           | 18,556              |



## NEW BRANCHES.

| <i>Midland Section.</i>  | <i>North-Western Section</i>  | <i>Southern Section.</i>   |
|--|---|--|
| Small Heath (Birmingham).<br>Evesham.<br>Hinckley.<br>Rugeley.<br>Ten Acres and Stirehley St.<br>Walsall Wood (Walsall). | Egerton.<br>Ellesmere Port.<br>Hoylake and West Kirby.<br>Kirkham.<br>Mossley.<br>Northwich.<br>St. Annes (Blackpool).<br>School Lane.<br>Whiston.<br>Wrexham.<br>Woolfold.<br>Chesterfie d.<br>East Hull (Hull).<br>North Hull (Hull).<br>Kirkstall (Leeds). | Addlestone.<br>Chippenham.<br>Clapton Park.<br>Crawley and Ifield.<br>Tottenham (Edmonton).<br>Enfield Town.<br>Penders End (Enfield H'way).<br>Waltham Abbey       "<br>Waltham Cross       "<br>Folkestone.<br>Greenstreet.<br>High Barnet.<br>Hadleigh (Ipswich).<br>Winton (Parkstone).<br>Dorking (Reigate).<br>Sudbury.<br>Market Street (Watford).<br>Well Hall (Woolwich).<br>Wymondham.<br>Yiewsley and West Drayton. |
| <i>Northern Section.</i>   |   |  |
| Hebburn (Jarrow).<br>Tyne Dock.  |   |  |
| <i>Western and South-Western<br/>Section.</i>  |   |  |
| Bideford.<br>Paignton.<br>Yeovil.<br>Bridgwater.<br>Greenbank (Bristol).<br>Swansea.                                     |   |  |

## EXTINCT BRANCHES.

| <i>Midland Section</i>        | <i>Southern Section.</i>  | <i>Western and South-Western<br/>Section.</i>                         |
|-------------------------------|---|---|
| Sutton-in-Ashfield            | Gordon League.<br>Wilkesden Junction.<br>Battersea.<br>Lowestoft. | Buckfastleigh.<br>Topsham.<br>Crewkerne.<br>Shirehampton.<br>Llanely. |
| <i>Northern Section.</i>      |   |   |
| Cramlington.                  |   |   |
| <i>North-Western Section.</i> |   |   |
| Goole.                        |   |   |

## II.—CO-OPERATION AND THE POOR.

## THE CO-OPERATIVE SETTLEMENT AT SUNDERLAND.

The Co-operative Settlement at Coronation Street has been carried on successfully. Miss Partridge, the permanent worker appointed by the Sunderland Society, has been in charge of it, and several guild members and others have resided there for short periods. In January, 1904, the Sunderland Society put the arrangements on a permanent footing and have appointed two workers, Miss Partridge and Miss Rushworth.

The trade figures for a complete year (January 29th, 1903, to January 29th, 1904) are now available. The total sales are :—Grocery shop, £6,139 ; butchery and cooked meat shop, £3,794. Both departments have suffered during the last half year, in common with the whole society, from the effects of the depression of trade in the town, the butchery the most, as might be expected, meat being economised in sooner than bread. Compared with the other branches of the society, the butchery department has throughout the year made the highest profit of any butchery branch. Out of twenty-five branches the grocery department was 19th the first half-year for profit made, and 9th the second. The leakage was 1½d. the first half year, ¼d. the second, and the cartage expenses for the year were £3. 3s. 4d.

The meetings and classes in the hall, the work at the desk in the shop have been carried on much on the same lines as when first started, including

the Tuesday evening public meetings, which are always crowded. Visiting has been extended to other parts, the ground near Coronation Street having been covered for the time.

The number of persons who have given in their names for membership during the twelve months (that is, excluding the first three months which the Settlement was open) is 167. Of these forty were still paying up their entrance fees by instalments in January. 942 have joined the penny bank in the same period. In September, when the penny bank had been opened nearly a year, it was found that thirty-eight members had been able to save £1; 163 had paid in more than 5s.; 702 between 1s. and 5s.; and 501 less than 1s. These figures show in what small amounts savings have to be made in such a district. A branch of the penny bank has now been started at the High Street branch.

#### STORES IN POOR DISTRICTS AND PROPAGANDA WORK.

Stockton has opened a branch store in a poor, riverside district. A disused chapel has been converted into two shops. One is used for groceries, fruit, confectionery, greengrocery. The other is a butcher's shop, selling hot pork, pease pudding (for both of which there is a large sale in small quantities), hot pies, penny ducks, &c. The secretary of the society says, "The cooked meat department is yet in its critical stage, but there is every promise of its being highly satisfactory." During the first five weeks about forty members joined.

It seems probable that an interesting experiment may be tried in Sheffield, where, under the auspices of the Brightside and Carbrook Society, the General Secretary gave a lecture on "Co-operation and Poverty," in January, 1904.

The Bristol and Hull branches have been energetic in canvassing and arranging propagandist meetings in connection with their branch stores in poor districts.

Bolton branch has held meetings once a fortnight in a very poor neighbourhood; the average attendance has been sixty.

Middlesbrough branch helped the Middlesbrough Education Committee to organise meetings in poor districts, by canvassing and distributing notices and leaflets.

#### ENTRANCE FEES AND SHARE CAPITAL REQUIREMENTS.

Accrington has abolished the entrance fee, and Wigan, also, has no entrance fee. Bolton and Macclesfield have reduced it to 6d., and Colchester has reduced it from 2s. 3d. to 1s.

Crewe has removed the serious barrier to admission of requiring £1 to be paid down at once, and now keeps it back, together with the entrance fee (except 3d. paid on application), out of dividend.

Bingley has reduced the instalment to share capital kept back each quarter.

Portsea Island, Croydon, Winchester, and Exmouth have tried to get the entrance fees reduced, or payable in instalments, but so far without success.

## PENNY BANKS.

Whiston, Selby, Godalming, and Princetown branches have been instrumental in getting penny banks started by their secretaries. Barrow has sent in a resolution, asking for one, to their management committee.

## III.—THE WOMEN'S GUILD AND FREE TRADE.

The guild realised early the importance of the Free Trade controversy, and how closely the question touched its members, as women co-operators. The strong speeches and unanimous vote at the guild annual congress showed how alive members were to the evils of a protective policy. The resolution passed was :—

That this Congress of working women expresses its emphatic disapproval of any proposal for interfering with the policy of Free Trade by a system of preferential tariffs, which it believes would enrich monopolists, impoverish the people, corrupt public life, and embitter international relations.

This was followed up in the "Suggestions for Winter Work," which contained a list of guild speakers on the subject, and recommended branches to take action by arranging meetings. A special paper was written, called "The Necessity for Free Trade," which was discussed at the five autumn sectional conferences. 108 branches had lectures, papers, or discussions (either jointly with educational committees or alone), or attended meetings arranged by their societies. At twenty-six of these meetings resolutions in support of Free Trade were passed, and in eight cases were sent to the local M.P. or prominent politicians. A few branches report differences of opinion on the subject. The subject was taken at five district conferences.

It was felt that the question was of such importance to our members that a special effort was necessary. It was therefore decided to organise a women's Free Trade demonstration in the Free Trade Hall, Manchester, on November 11th, 1903. Help was sought from other Manchester women's organisations, and with their co-operation a remarkable demonstration of women took place. The guild branches in Manchester worked most energetically, distributed thousands of handbills, and most of the branches within reach did much work in making the demonstration known. More distant ones in the North-Western Section sent representatives. Altogether members from seventy-two guild branches attended the demonstration. The following resolution was carried unanimously :—

That this meeting of women declares its steadfast adherence to the policy of Free Trade, and condemns all attempts to revive the system of protection, which would impoverish the people, enrich monopolists, corrupt public life, and embitter colonial and international relations ; and seeing that women, both as workers and housewives, are so deeply concerned in this question, deploras that they cannot make their protest effective through being debarred from the Parliamentary Franchise.

## IV.—SECTIONS, DISTRICTS, AND BRANCHES.

## (1) SECTIONS.

The large number of branches in the North-Western Section has made it desirable to increase the number of officials and to divide the organising work in this section. A second sectional secretary was therefore elected in the autumn, in accordance with the resolution passed at the annual congress. Each sectional secretary is responsible for a certain part of the section, the divisions being: Division 1, Lancashire and Cheshire; Division 2, Yorkshire. The increase in members during the year has been excellent, being 1,159.

In the Western and South-Western Section, a similar arrangement has been made, much on account of the large area and cost of working it from one centre. In this case Division 1 is the South.

The membership has increased by 176.

The Southern Section is to be congratulated on the formation of its hundredth branch, and an increase of 780 members.

The Northern Section has not yet opened up much new ground, and has been nearly stationary as regards membership, the increase being only seventy-four.

The Midland Section has made fairly steady progress, six new branches having been opened chiefly in the Birmingham and Stafford district; but the increase of membership (212) is not large for the size of the section.

*Sectional Conferences.*—Two conferences have been held in each section. At the spring conferences the subjects taken were: Southern Section, (1) Annual Report; (2) Wage-earning Children. In all the other sections, (1) Annual Report; (2) "Co-operative Houses: To Own or to Rent?" competition papers by "Murella" and "Excelsior." At the autumn conferences the subject in all the sections was the paper on "The Necessity of Free Trade," by the General Secretary.

In each section conferences of sectional and district officials were held. In the Midland Section, Lancashire Division, North-Western Section, the Western Division (Western and South-Western Section), and the Southern Section special meetings were arranged. In the other divisions they were held at the time of the sectional conferences.

## (2) DISTRICTS.

Vigorous work has been carried on by nearly all the district committees. The total number of conferences held has been 101, of which nine were joint with the Co-operative Union district associations.

The grants to districts have been as follows:—

*Midland Section.*—Leicester, £2; Birmingham and Stafford, £2. 15s.; Lincoln, £1. 5s.

*Northern Section.*—South Durham and North Yorks, £1.

*North-Western Section.*—*Lancashire Division:* Cheshire, £1; North Lancashire, 15s.; Oldham, 15s. *Yorkshire Division:* Calderdale, £1; South Yorkshire, £1; Huddersfield, £1.



*Southern Section.*—Surrey, £1. 5s. ; Hants., £1. 10s. ; North Metropolitan, £1.

*Western and South-Western Section.*—*Western Division* : Bristol, £1.

(3) BRANCHES.

The number of branches receiving regular annual grants from their educational committees or societies is 141, an increase of sixteen over last year. In addition, forty-eight branches have received donations, making a total of 189 branches which have received money help of some kind.

| SECTION.                     | £40 | £30-40 | £20-30 | £10-20 | £5-10 | Under £5 | Totals. |
|------------------------------|-----|--------|--------|--------|-------|----------|---------|
| Midland . . . . .            | ..  | ..     | ..     | 4      | 6     | 15       | 25      |
| Northern . . . . .           | ..  | ..     | ..     | ..     | 3     | ..       | 3       |
| North-Western . . . . .      | 2   | 2      | 4      | 31     | 9     | 23       | 71      |
| Southern . . . . .           | ..  | ..     | ..     | ..     | 16    | 22       | 38      |
| Western and South-Western .. | ..  | ..     | ..     | 1      | 1     | 2        | 4       |
|                              | 2   | 2      | 4      | 36     | 35    | 62       | 141     |

*Donations.*

1 Branch has had a donation of over £10.

12 Branches have had donations of £5 to £10.

35    "                    "                    "                    under £5.

—  
48

*Meeting Rooms.*—The great majority of branches have had the use of co-operative meeting rooms free, and in twenty-two cases where there is no room belonging to the store, the society or educational committee pays the rent of one. But in forty-four branches a large proportion, sometimes the whole of the grant or donation received, is swallowed up in the hire of a room, and in seven the cost is more than the grant. There are still ten branches where no money help is received, and where the branch has to pay for their room.

*Programmes.*—One hundred and eighty-six branches have had printed programmes, an increase of thirty-three. Of these ten were issued jointly by the educational committee and guild, and thirty-eight are printed on the same cards as those of the educational committee.

Co-operative productions are, as always, constantly advocated, and the education of members as co-operators is carried on by lectures, addresses, papers, and discussions on "Dividend," "Co-operation and the Poor," "Balance Sheets," &c. Numerous "Labour" and "Citizenship" subjects are included.

*Joint Work.*—Much of the work of public meetings and lectures is carried on jointly with education committees. Eighty-eight branches sent deputations to their educational committees to suggest joint work, while it was not necessary in sixteen other cases, where the educational committee and branch always work jointly. Altogether, about 105 branches report joint work of some kind or other.

*Employes' Hours.*—Several branches have warmly supported movements for shortening hours and otherwise improving the conditions of employes. At *Cardiff*, most of the members signed a petition got up by the employes, asking that the hours should be shortened by three per week. The *Grays* branch committee strongly supported a request for shorter hours in the drapery department, which has since been successful. The *Preston* employes asked the guild branch to support the shortening of hours. A lively discussion ensued, as some of the members who work in mills pointed out the difficulties in the way of their shopping early. In the end, nearly all the members promised to do their best, and the few who had votes went to the meeting to vote for it. The reduction was carried. *Bury* branch members, at the request of the employes, promised to attend a special meeting called to consider a proposal that all employes should have a week's holiday, with pay, in the year. The proposal was carried. At *Ramsbottom*, the guild was in favour of the arrangement now made that the employes should have a Saturday half-holiday in turns. At *Rochester*, the branch members voted at the quarterly meeting for shorter hours. *Crawley* branch gained two hours earlier closing on the half-holiday. *Nelson* and *Torquay* supported reductions in the hours.

#### V.—NEW PAMPHLETS.

The following pamphlets have been published during the year:—"The Co-operative Wholesale Society from the Guild Standpoint;" "The Necessity for Free Trade," by M. Ll. D. and L. H.; "Co-operative Houses: To Own or Rent," two competition papers, by Mr. Holroyd and Mrs. Davis; "National Education, from a Mother's Point of View," a competition paper, by Mrs. Owen; "The Use of the Franchise to Women—Co-operative, Municipal, and Parliamentary," by Miss B. Pulman.

Large numbers of "Our Story" have been sold through the agency of the guild. There has also been a large demand for "Britannia" this year.

#### VI.—CO-OPERATIVE UNION CLASSES AND GUILD COMPETITIONS.

About sixty of our members, from eight branches, have attended Co-operative Union classes in "Co-operation," &c.

The guild competition last year took the form of "Paper Writing Competitions." Two prizes of expenses to attend our annual congress were offered, and the prize winners were Mrs. Holroyd (Halifax) and the late Miss B. Pulman (Levenshulme, Manchester).

#### VII.—INTERNATIONAL RELATIONS.

For the first time this year the guild had the pleasure of welcoming delegates from a foreign Women's Co-operative Guild. The Dutch Guild sent two representatives to the congress at Lincoln—Miss Hugenholtz (vice-president of Amsterdam branch) and Miss Bergsma (president of The Hague branch). Invitations to the congress were also sent to the French Women's Co-operative Guild, but it was unable to send representatives.

Papers and information about the guild have been sent to the Società Umanitaria of Milan (Italy); to Dr. Bernat, of Buda-Pesth, editor of the Hungarian *Co-operative News*; and to the American Institute of Social Service.

A Women's Co-operative Guild has been formed in Jamaica.

#### VIII.—MEETINGS ATTENDED BY CENTRAL COMMITTEE MEMBERS AND SECTIONAL SECRETARIES.

Five central committee meetings have been held, and each has been attended by all the central committee members.

The central committee and sectional secretaries have been the speakers or taken the chair at a number of meetings outside their own branches.

#### IX.—THE ANNUAL CONGRESS OF THE GUILD.

The annual congress was held at Lincoln in June, 1903. It was attended by 353 delegates from 169 branches, representation being as follows: Midland Section, 77 delegates from 36 branches; Northern Section, 33 delegates from 16 branches; North-Western Section, 178 delegates from 79 branches; Southern Section, 48 delegates from 31 branches; Western and South-Western Section, 17 delegates from 7 branches. All the central committee and sectional secretaries were present. Five sectional councils and nineteen districts each sent one representative.

The Scottish Co-operative Women's Guild sent two representatives—Mrs. Laird and Mrs. Crighton—and for the first time, representatives of a foreign Women's Co-operative Guild attended the congress, the Dutch Guild sending two representatives—Miss Hugenholz (vice-president of Amsterdam branch) and Miss Bergsma (president of The Hague branch). Other bodies represented were the Co-operative Union, Co-operative Wholesale Society, Co-operative Productive Federation, the Midland Educational Committees' Association, &c.

#### STATEMENT OF ACCOUNTS, JANUARY 1ST TO DECEMBER 31ST, 1903.

| <i>Receipts.</i>                       | £   | s. | d. | £    | s. | d. |
|--|-----|----|----|------|----|----|
| To Balance in hand—Central Fund .....  |     |    |    | 0    | 15 | 7  |
| „ Central Fund:—                       |     |    |    |      |    |    |
| Branches.....                          | 134 | 7  | 10 |      |    |    |
| Associates .....                       | 0   | 5  | 0  |      |    |    |
|  |     |    |    | 134  | 12 | 10 |
| „ Grant from Co-operative Union.....   | 200 | 0  | 0  |      |    |    |
| „ Sale of Literature.....              | 36  | 7  | 2  |      |    |    |
| „ Annual Congress Postage Repaid ..... | 3   | 16 | 9  |      |    |    |
| „ Bank Interest .....                  | 0   | 1  | 7  |      |    |    |
|  |     |    |    | £375 | 13 | 11 |

| <i>Expenditure.</i>  | £ s. d. | £ s. d.                |
|--|---------|------------------------|
| By Postage, Telegrams, and Parcels .....                     | 30 15 0 |                        |
| „ Stationery .....   | 7 7 9   |                        |
|  | — — —   | 38 2 9                 |
| „ Printing .....   |         | 40 13 0                |
| „ Expenses of Central Committee Meetings—Fares and Postage.. |         | 24 4 11½               |
| „ Expenses of Speakers .....                                 |         | 5 3 4                  |
| „ „ „ to weak Branches .....                                 |         | 8 17 9                 |
| „ „ „ Representatives .....                                  |         | 5 17 5                 |
| „ Literature .....   |         | 46 2 10                |
| „ Grants to Sections .....                                   |         | 63 0 0                 |
| „ Sectional Conferences .....                                |         | 70 9 7½                |
| „ Sectional Councils - Fares and Postage .....               |         | 15 7 1                 |
| „ Grants to Districts .....                                  |         | 17 5 0                 |
| „ Prizes .....   |         | 2 19 7                 |
| „ Donation to Expenses of Women's Free Trade Demonstration.. |         | 10 0 0                 |
| „ Annual Congress Postage .....                              |         | 3 16 9                 |
| „ Auditor .....  |         | 1 1 0                  |
| „ Cheque Book (two years).....                               |         | 0 8 9                  |
| „ Balance in hand—Central Fund .....                         |         | 22 4 1                 |
|  |         | <hr/> <hr/> £375 13 11 |

## II.—SCOTLAND.

### GENERAL REVIEW.

The session just completed has been one of steady progress and substantial increase in membership, together with all-round signs of a better grasp of the business side of the guild affairs.

The dull trade that has prevailed in a number of the districts has not damped the ardour or interest in the branches to any extent, the average attendance being over sixty per cent.

We have had a greater demand for executive representatives this year than hitherto. This has caused a slight increase in expense, travelling, and inconvenience to the member when the visit entailed staying overnight. We have to report only the greatest kindness, consideration, and courtesy from the branches visited.

The women's section at the festival this year was on a different basis from any of the former festivals, the whole responsibility being taken by the Festival Committee. We had only two representatives on that committee, the same as other associations. The general secretary, as one of the representatives, was appointed convener. The new arrangement caused a smaller show, owing to the smaller representation on the active committee: but a very creditable exhibition was made, and the excellence of the work was very favourably commented on.



The districts are working as well as can be expected. In the city districts, where a penny car fare only separates the branches, there is no difficulty ; but in the country or scattered districts the want of sufficient funds cripples their visiting, and the work of supervision generally. Some of the districts are not confining themselves to purely co-operative work and subjects, but are taking an active part in citizen and imperial subjects and passing events.

A new district has been added this year. Our president, on January 9th, on the invitation of the combined branches in Ireland, met with their representatives in Belfast, and formed District No. 11. A very successful meeting was held, and a good working set of office-bearers duly installed.

#### NEW BRANCHES.

This session we have started four new branches, viz., Scotstoun (St. George), New Stevenston (Dalziel), Cambuslang, and Tolleross, and are negotiating for a new branch at Newbie, Annan—approximate numbers of 211. This brings our total membership this year to 7,153—an increase of 1,061, and a total of eighty-two working branches and eleven districts—a statement that is very satisfactory and gratifying to all who have the work at heart, and should give the necessary confidence to the different societies who have not yet adopted this valuable auxiliary to the educational work of their society.

We have pleasure in recording several additions to our number of members on educational committees and as delegates of the societies, while St. Cuthbert's and Clydebank have some of our prominent members on their boards of management, showing that as an association we are still gaining in recognition.

#### DELEGATES' MEETINGS.

The eleventh annual meeting was held in the Town Hall, Coatbridge, on March 7th, under the auspices of the Coatbridge Co-operative Society. The election of vice-president, general secretary, and four members of committee took place, with the result that Mrs. Bell (Clydebank) was elected vice-president, Mrs. Buchan (St. George) general secretary, and Miss Meikle (Kilbarchan), Mrs. Allan (Kinning Park), Mrs. Tulloch (St. George), and Mrs. Horne (Grahamston and Bainsford) for four members of committee. Messrs. Laird and Henderson were appointed auditors. The annual report and balance sheet was then considered and adopted. Secretary read invitation to be represented at Co-operative Women's Guild Congress, to be held at Lincoln. Mrs. Crighton and Mrs. Laird were appointed.

The second meeting of the year was held at High Riggs, Edinburgh, under the auspices of St. Cuthbert's. Mrs. M'Lean presided. Nominations were taken for president, treasurer, and four members of committee. Owing to resignation of Mrs. Horne, Mrs. M'Laren (Camelon) was nominated and elected in her place. The festival of 1904 was discussed, and agreed that the women's section be only exhibition this year, not competitive. The Rules Revising Committee's report was submitted by Mr. D. H. Gerrard,

when it was agreed to hold discussion over till the quarterly meeting in December, the branches meanwhile to send in amendments six weeks prior to that meeting. Mrs. Tulloch read a very able paper on "Co-operation and the Poor." She treated the subject on original lines, advocating the women in the branches of the guild making plain useful garments, and supplying same at cost prices. A very favourable discussion followed. Mr. Lochhead made an appeal for funds on behalf of the Co-operative Inland Convalescent Homes.

The third meeting of the year was held at Motherwell, under the auspices of Dalziel Co-operative Society. Mrs. M'Lean presided. Miss Meikle moved the following resolution:—

That this conference protest against the attempt now being made to reverse our Free Trade policy, and would strongly urge upon working men and women to resist further taxation upon the food of the people,

and ably supported the same. The motion was unanimously adopted. An excerpt of the minute was wired to Cobden Club meeting, being held in Glasgow at same time. The election of president, treasurer, and four members of committee was then proceeded with, resulting in Mrs. M'Lean (St. Cuthbert's) being elected president, Mrs. Laird (Kinning Park) treasurer and Mrs. Slater (St. George), Mrs. Hines (St. Rollox), Mrs. Duffus (Cowlairs), and Mrs. Murie (Kinning Park) for four members of committee. Mrs. Crighton gave report of Women's Guild Congress held at Lincoln, at which she and Mrs. Laird were our representatives. She gave a graphic and detailed account of the proceedings, and was awarded a hearty vote of thanks.

The fourth meeting was held under the auspices of the Glasgow Eastern Co-operative Society, in Dalmarnock Parish Church Hall, Glasgow, Mrs. M'Lean presiding. Nominations for vice-president, secretary, and four members of committee was the next business. The consideration of the proposed new rules was then proceeded with, and consideration of the amendments. After some considerable discussion, an amendment from Coatbridge which meant the previous question, to save time, was put to the meeting, and agreed to by a majority as the finding of the meeting. The Rules Revising Committee were thanked for their labours, and discharged. Mrs. Duff, of the Irish branch then addressed the members. The arrangements for the annual "At Home" were left in the hands of the executive committee.

#### EXECUTIVE MEETINGS.

Seventeen meetings of committee had been held during the year, with almost complete attendance. A great increase in demand for speakers has made the appointments sometimes three in one week, but the work was cheerfully gone into. The arrangement of appointment by turn, except when a special speaker was asked, has worked most satisfactorily.

IRISH BRANCH OF THE GUILD.

At a meeting in Belfast on January 9th—Mrs. M'Lean (Scottish Co-operative Women's Guild) presiding—the delegates from the different branches in Ireland met and formed the district. President, Mrs. O'Neill (Ballymacarrett); secretary, Mrs. M'Cay (Londonderry); treasurer, Mrs. Husband (Belfast); committee, Mrs. Duff (Lisburn) and Mrs. Johnston (Portadown), it having been agreed that only one from each branch form the committee. The chairwoman addressed the new district, urging the branches to help one another, to encourage the weaker ones, and start new branches when the opportunity arose, and in a very lucid manner explained the duties required of them as a district committee. The branches at Lurgan and Armagh are expected to be in complete working order by another year.

Branches have been formed at Ballymacarrett (51 members), Belfast (43 members), Lisburn and Londonderry (107 members); also at Portadown and Lurgan.

## THANKS.

We record our best thanks to the following bodies, who contributed so generously to our success by their contributions and hospitality during the year, viz. :—The Co-operative Union, the Scottish Co-operative Wholesale Society, the United Co-operative Baking Society, the *Scottish Co-operator* Newspaper Society, Drapery and Furnishing Co-operative Society, Coatbridge Co-operative Society, St. Cuthbert's Co-operative Association, Dalziel Co-operative Society, and Glasgow Eastern Co-operative Society.

The following is the financial statement for the year 1903:—

| Receipts.                             | £ s. d. |
|---------------------------------------|---------|
| To Cash Balance, per last Report .. . | 39 10 0 |
| " Grant from Co-operative Union .. .  | 50 0 0  |
| " " S.C.W. Society .. .               | 5 " 0   |
| " " U.C.B. " .. .                     | 5 0 0   |
| " " Scottish Co-operator .. .         | 2 0 0   |
| " Advertising on Billets .. .         | 2 10 0  |
| " Branch Subscriptions .. .           | 58 19 4 |
|                                       | <hr/>   |
| £162 19 4                             |         |

| Expenditure.  | £ s. d. |
|---|---------|
| By Executive's Expenses .. .  | 24 17 9 |
| " Two Delegates' Expenses—<br>Lincoln Congress .. .   | 8 6 6   |
| Belfast .. .  | 1 4 1   |
| " Delegations—Ordinary .. .   | 9 11 0  |
| " District Committee's Fees and<br>Expenses .. .  | 23 19 2 |
| " Secretary's Salary .. .   | 5 0 0   |
| " Treasurer's " .. .  | 2 0 0   |
| " Auditors' Fees and Expenses .. .  | 1 10 0  |
| " Printing, Stationery, Carriage, and<br>Postages .. .                                      | 30 10 2 |
| " Subscriptions to Eight Confer-<br>ence Associations .. .                                  | 1 0 0   |
| " Subscription to Educat'n'l Assoc.<br>Subscription to Women's Suffrage<br>Association .. . | 0 10 0  |
| " Donation to Festival Fund .. .  | 1 0 0   |
| " " Seaside Convalescent<br>Homes .. .  | 2 0 0   |
| " New Rules Expenses .. .   | 4 13 11 |
| " "At Home," Purvey .. .  | 6 0 0   |
| " " Music .. .  | 1 5 0   |
| " Cash in Bank, 10th February, '04 .. .   | 33 0 0  |
| " " Treasurer's hands .. .  | 5 11 9  |
|   | <hr/>   |
| £162 19 4   |         |

**XI.—Report relating to the accommodation available at Dundee, Edinburgh, and Paisley, from which places invitations have been received for the Congress of 1905.**

## DUNDEE.

Kinnaird Hall, Bank-street. — Seat about 2,000; 1,000 on floor, 200 on platform, and 600 gallery. Good rooms for committees and offices.

Gilfillan Hall. — Seat over 2,000. Body of hall and platform, 750; balcony, 600; gallery, about 900. Plenty of good rooms for committees, offices, and writing rooms.

## EDINBURGH.

*Congress Hall.*

Music Hall, George-street, will seat over 1,500 persons, with an excellent platform. Separate entrance to gallery for visitors. Good rooms for committees and offices.

Central Hall (Tollcross) will seat nearly 2,000 persons, including gallery. Suitable rooms for committees, &c.

Synod Hall (near the Caledonian Station) will seat about 1,800; 1,000 on floor. Plenty of rooms for committees, &c.

## PAISLEY.

George A. Clark Town Hall. — Seating accommodation on ground floor for 900; platform, 150; balcony, 500; gallery, 400. Plenty of suitable rooms for committees, offices, and writing rooms.

*Exhibition.*

Drill Hall, 135 feet by 80 feet — About two minutes' walk from Kinnaird Hall, and five minutes from station. Very convenient for loading and unloading exhibits, and for storage of empty cases.

Drill Hall, Forest-road, 128 feet by 95 feet. — Ten minutes' walk from George-street, or  $\frac{1}{2}$ d. car from Princess-street to door. Waverley Market Hall is a very large building, and would make an excellent place for exhibition if it could be obtained.

Drill Hall, 130 feet by 80 feet. Five minutes' walk from Congress Hall. Good overhead balcony for opening ceremony or band.



## DUNDEE.

## EDINBURGH.

## PAISLEY.

*Luncheons.*

Foresters' Hall will accommodate 750. Young Men's Christian Association, 570. Both these rooms in close proximity to the Drill Hall and Kinnaird Hall, and about three minutes' walk from Gilfillan Hall.

Waverley Market Hall would accommodate the whole of the delegates. Oddfellows' Hall, opposite Drill Hall, would be sufficient for exhibitors. Also, plenty of rooms near Central Hall and Synod Hall, if either of these were taken for Congress sittings.

Good Templars' Hall, near Congress Hall, can accommodate about 800. Minor Hall of the Town Hall about 200.

*Lodgings.*

Ample Hotel and Private Lodgings, and many pleasantly-situated seaside villages near, where delegates could be accommodated. The Foresters' Conference was held in Dundee, and no difficulty was experienced in providing for over 1,100 delegates.

Hotel and Private Lodgings good and ample.

A few good Hotels, but there are plenty of good private lodgings. The majority of delegates requiring Hotel accommodation can easily obtain this in Glasgow, which is only seven miles distant, with a good service of trains. Electric trams will be running by the time Congress meets in Scotland.



# PROPOSED ALTERATION OF RULES.

## I.—IRELAND.

The following proposal for the alteration of Rules 26, 27, and 34 is made by the United Board in compliance with the instructions given at last Congress to provide a new method of organisation for Ireland:—

Rule 26.—Paragraph (4) is deleted and the following substituted, viz.:—

“The Scottish: number of members, ten: limits, the whole of Scotland.”

Rule 26.—The following new paragraph is added, and numbered (9):—

(9) “Ireland: The affairs of the Co-operative Union in Ireland shall be administered by an executive committee of seven members, appointed as hereinafter mentioned, acting under the supervision and control of the United Board, who shall also appoint a representative to act with and as part of the committee.” The executive committee for Ireland shall be deemed to be a “sectional board” in all matters except as regards representation on the United Board and its various committees, but its members shall not be reckoned as members of the Central Board, nor shall they be entitled to attend the annual Congress, except as regards two of their number, to be appointed by the executive committee at its first meeting to be held after Congress in each year, who shall be deemed to be members of the Central Board for the year. The provisions of Rule 44 as regards payment of the Central Board shall apply to the members of the executive committee for Ireland.

Rule 27.—After the word “section” in line 3, the following words are added, viz.:—“and the members of the executive committee for Ireland.”

Rule 34 (1).—Lines 5 and 6, the words “or any other section which may hereafter be added by Congress,” are deleted.

## II.—NORTH-WESTERN SECTION.

Proposed by the North-Western Section:—

That the word “three” in line 3 of Rule 34 be struck out, and the word “four” be substituted.

The effect of this proposal would be to give the North-Western Section *four* representatives on the United Board instead of *three* as at present. The sections have now representation on the United Board as follows:—North-Western, 3; Midland, Northern, Scottish, and Southern, each 2; and South-Western and Western, each 1.

## REPORTS OF THE SECTIONS AND DISTRICT ASSOCIATIONS.

### (1) IRELAND.

#### REPORT OF THE IRISH CO-OPERATIVE CONFERENCE ASSOCIATION.

##### Executive Committee.

|                                       |                               |
|---------------------------------------|-------------------------------|
| Mr. R. Fleming (president), Belfast.  | Mr. J. A. McCay, Londonderry. |
| „ T. L. Boyd (treasurer), Lisburn.    | „ J. McCarragher. Armagh.     |
| „ H. Richardson (secretary), Belfast. | „ J. Palmer, Portadown.       |

Representative of the United Board: Mr. James Deans.

We record with pleasure the continued growth of the movement within the borders of the association's district. Two new societies—Keady, in Co. Armagh; and Banbridge, in Co. Down—have been established with good prospects, and, so far, with satisfactory results.

In Dublin, where a determined and energetic provisional committee is at work, there is a stirring of the dry bones which should result in the establishment of a strong society at an early date. Visits have also been paid by members of the executive in response to invitations from Ballinagleragh, Larne, Newtownards, and Upperlands. Numerous visits for advice and consultation have been paid to the newer societies.

Last March the United Board of the Co-operative Union held their stated meeting in Belfast. This was followed by a free concert in one of the large halls of the city, at which members of the board gave addresses. On the day following a two-session conference was held, to which trade unions, friendly societies, and Co-operative societies in Scotland and Ireland sent delegates by invitation. The papers dealt with "The Opportunities and Power Conferred by Co-operation on the Working Classes to Improve their Moral and Social Condition," and "The Resuscitation of the Irish Section." The local society has benefited largely by these meetings.

The usual quarterly conferences were held at Armagh, Londonderry, Belfast, and Portadown, where the subjects for discussion were respectively "How the Very Poor may be Brought to Enjoy the Privileges and Benefits of Co-operation in Ireland," "The Statistical Statement and Reports from each Society," "Future Propaganda Work in Ireland," "Should the Wholesale Lend Money for Building?"

1903 has been a good year for us—let us make 1904 a better. We tender the thanks of the association to the societies by whose invitation the conferences were held for their hospitality; to the United Board for suggesting the successful meetings in March; to the Scottish Section, the Scottish Co-operative Wholesale Society, the United Baking Society, and Paisley Co-operative Manufacturing Society for their subscriptions.

The following is the financial statement for the year 1903:—

Treasurer in Account with the Irish Co-operative Conference Association.

| Receipts.                          | £   | s. | d.  | Expenditure.               | £   | s. | d.  |
|------------------------------------|-----|----|-----|----------------------------|-----|----|-----|
| To Balance .....                   | 9   | 3  | 11½ | By Conferences .....       | 20  | 11 | 4   |
| „ U.C. Baking Society .....        | 2   | 0  | 0   | „ Committee Meetings ..... | 2   | 12 | 10  |
| „ Scottish Section .....           | 3   | 0  | 0   | „ Deputations .....        | 0   | 17 | 6   |
| „ S. C. W. Society .....           | 5   | 0  | 0   | „ Printing, &c. ....       | 5   | 16 | 10½ |
| „ Belfast Society .....            | 8   | 16 | 6   | „ Congress Expenses .....  | 5   | 15 | 2   |
| „ Derry .....                      | 6   | 10 | 6   | „ Excursion Deficit .....  | 2   | 3  | 0   |
| „ Lisburn „ .....                  | 3   | 6  | 8   | „ Balance .....            | 11  | 2  | 5   |
| „ Armagh „ .....                   | 2   | 10 | 0   |                            |     |    |     |
| „ Portadown Society .....          | 1   | 19 | 0   |                            |     |    |     |
| „ Lurgan „ .....                   | 1   | 4  | 8   |                            |     |    |     |
| „ Keady „ .....                    | 0   | 7  | 6   |                            |     |    |     |
| „ Lucan „ .....                    | 0   | 14 | 4   |                            |     |    |     |
| „ Paisley Manufacturing Society .. | 0   | 10 | 0   |                            |     |    |     |
| „ Banbridge .....                  | 0   | 12 | 0   |                            |     |    |     |
| „ Advertisements on Programmes ..  | 3   | 4  | 0   |                            |     |    |     |
|                                    | £48 | 19 | 1½  |                            | £48 | 19 | 1½  |

Irish Co-operative Conference Association in Account with the Co-operative Union.

| Receipts.      | £   | s. | d. | Expenditure.                                       | £   | s. | d. |
|----------------|-----|----|----|--|-----|----|----|
| To Cheque..... | 22  | 6  | 0  | By Representatives of Provisional Committees ..... | 1   | 4  | 6  |
|                |     |    |    | „ Committee Meetings .....                         | 6   | 13 | 9  |
|                |     |    |    | „ Deputations .....                                | 6   | 9  | 5  |
|                |     |    |    | „ Balance .....                                    | 7   | 18 | 4  |
|                | £22 | 6  | 0  |  | £22 | 6  | 0  |

H. RICHARDSON, Secretary.

## (2) MIDLAND SECTION.

The attendances of the members of the board have been as below:—

|                         | Present | Absent. | Possible. |
|-------------------------|---------|---------|-----------|
| Mr. D. Bailey .....     | 7       | 1       | 8         |
| Mr. G. Bastard.....     | 7       | 1       | 8         |
| Mr. J. Butcher .....    | 8       | —       | 8         |
| Mr. S. Butler .....     | 8       | —       | 8         |
| Mr. W. J. Douse .....   | 8       | —       | 8         |
| Mr. J. Langley .....    | 8       | —       | 8         |
| Mr. W. Millerchip ..... | 8       | —       | 8         |
| Mr. D. McInnes .....    | 8       | —       | 8         |
| Mr. J. Potter .....     | 8       | —       | 8         |
| Mr. S. Redfern.....     | 8       | —       | 8         |
| Mr. G. Woodhouse ..     | 8       | —       | 8         |



*Honorary Members.*

Mr. E. L. Griffiths.

Mr. A. Scotton.

Mr. W. Smith.

At the first meeting, held on June 6th, 1903, at Soho, the following appointments were made:—

*Chairman* : Mr. S. Butler.*Treasurer* : Mr. D. Bailey.*Secretary* : Mr. D. McInnes.

Representatives on the—

*United Board* ..... Messrs. Butler and McInnes.*Office Committee* ..... Mr. McInnes.*Educational Committee*.....Mr. Potter.*Productive Committee* .....Mr. Woodhouse.*Propaganda Committee* .....Mr. Douse.*Sectional Choral Association Committee*..... Mr. Bastard.

The board have been actively engaged during the whole of the congress year in inaugurating and promoting propaganda work in quarters where the time has been considered by local societies or by the district officers opportune for the purpose. The services of Mr. Griffiths, of the Joint Propaganda Committee, have been utilised to advantage at Oakham, Warwick, Walsall, Wednesbury, Pleasley, and Market Harborough.

Special attention has been paid to the advocacy of amalgamation of societies wherever possible. In two instances our efforts have been attended with success. Northampton and Wootton, and Coventry and Kenilworth respectively.

In regard to two of the foregoing numerous meetings and interviews were held before an agreement to amalgamate could be arrived at by the respective societies, and we regret to state that at the time of writing a hitch in the proceedings for registering the resolutions for amalgamation is reported from Loughborough. In the case of Coventry and Kenilworth the board were not directly concerned, but had prepared the way by advocating amalgamation at Kenilworth for the last four years, as being necessary for the proper development of co-operation there—a consummation which the connection with a society so prosperous as that at Coventry has at last assured. Suggestions for other amalgamations in this district, which have been submitted by the district secretary and have received our consideration, are deferred pending further ripening of opinion among those concerned.

At a special meeting of the Louth Society, on April 6th, resolutions for amalgamation with Grimsby were carried nearly unanimously.

A request by the Birmingham Industrial Society that we should be the medium for negotiating with Soho for a boundary between the two societies to be fixed, within which each should in future pursue its work, led to two joint meetings and much correspondence, barren of result as far as the fixing of a boundary is concerned; but we hope and believe that, as each society now knows fully the mind of the other, their progress, which is very gratifying, may be continued on friendly lines.

At our board meeting in January a communication was received from the Wednesbury Society and from Mr. Griffiths, who had been canvassing for the Joint Propaganda Committee on ground partly covered by the Wednesbury and Tipton Societies, stating it was advisable a meeting of representatives of the Wednesbury, West Bromwich, Walhall, Wolverhampton, Tipton, and Dudley Societies should be held to promote an agreement in regard to the boundaries of each society, to prevent future overlapping, as the movement is now making much progress in this quarter of the section.

Responding to the application we convened a meeting at Birmingham on February 13th, 1904, which was attended by delegates from each of the societies concerned, and the Birmingham and Stafford District Associations were also represented. It was agreed that each society should have three votes, the representatives from the board and the conference districts remaining neutral as regards voting. As a preliminary the following resolution was carried:—

That the delegates assembled, in agreeing to discuss the question of boundaries between the parties represented, pledge themselves to abide by the conclusions arrived at, and to convey the same to their respective societies, with a strong recommendation for their adoption.

After an amicable and informing discussion, an understanding was come to in respect to all the boundaries except those of West Bromwich, Wednesbury, and Tipton, and in regard to these it was carried:—

That Messrs. McInnes and Woodhouse, after making an inspection, fix a boundary between the Tipton and Wednesbury Societies as regards Ocker Hill, and decide as to whether West Bromwich Society or Wednesbury shall establish a branch at Hill Top.

At our meeting with the district secretaries in 1903 the secretary of the Stafford Association stated they were of opinion the Shropshire societies, which belong to the Stafford District, should, along with a few societies in the Western and North-Western Sections, now be formed into a new district to be added either to the Midland North-Western, or Western Sections, as the societies concerned might decide, the new district to take the place of the Shropshire and Mid-Wales Conference Association, an organisation at present supported by grants from each of the three sections, and at the conferences of which each sectional board is represented. This proposal, having been considered by the Midland Sectional Board, was submitted to the United Board, who sanctioned a meeting of representatives of the Midland, Western, and North-Western Boards and of the secretaries of the two associations concerned, at which, after full inquiry and discussion, it was agreed to convene a conference at Shrewsbury, on November 21st, 1903, when representatives of the societies affected by the proposal could have it submitted to them for decision. The greater number of the societies concerned were represented at this conference, and after a long discussion in which the representatives from the three sections adopted a neutral position, three delegates voted in favour and fifteen against the proposal that the Shropshire and Mid-Wales societies should be formed into a district associa-

tion separate and distinct from the Stafford District. Matters, therefore, remain as they were, but at the annual joint meeting of the board and the district secretaries on March 5th, 1904, the question was again referred to, and a resolution was carried :—

That a joint meeting of the Stafford District executive committee and the executive committee of the Shropshire and Mid-Wales Conference Association be held at Shrewsbury, with the view of coming to some better arrangement in regard to the working of the two organisations, and that the sectional board be represented at the meeting.

The desirability of establishing a convalescent home for the Midlands was advocated for the first time in 1900, in a circular letter issued by the Long Eaton Society, and Long Eaton being within the Derby District, the matter was afterwards taken up by the district association and discussed at a local conference, as a result of which the sectional board were requested to convene a conference to elicit the views of all the societies in the section in regard to the proposal. A very numerous attended conference was accordingly held at Long Eaton on November 3rd, 1901, and a resolution in favour of establishing a home was carried, but with the important reservation that, before taking action to raise funds, the working of the Roden and Gilsland homes should be closely observed for a year, and the results submitted to another sectional conference. This course was taken at a conference at Northampton, on February 14th, 1903, when a resolution was carried :—

That societies be requested by circular to have the subject discussed at their members' meetings to ascertain whether the estimated amount of one shilling per member will be forthcoming for the establishment of a home, and, after the replies are received, another conference be convened to consider them and take suitable action thereon.

Circulars were issued accordingly to all the societies in the section in March, 1903, and a sectional conference was held at Walsall, on February 20th, 1904, to consider the replies. There are 265 societies, with a total membership of 218,090, and as only 22 societies have replied, and of these 20 were opposed to the proposal, it was carried unanimously—

That further consideration of the question of establishing a convalescent home in the Midlands be indefinitely deferred.

A recommendation to each society to establish a fund of its own to assist members to obtain the benefits of existing convalescent homes was passed. Consideration of the replies and the tenor of the discussions at the successive conferences held since the question was first mooted furnish conclusive evidence that none of the societies in the section are interested in promoting the establishment of a home, their wants being apparently fully met by Roden and other convalescent homes.

The following subjects, in addition to those already referred to, have been discussed at the sectional conferences :

"The International Co-operative Alliance."

"Reserve Funds and Depreciation."

"High and Low Dividends."

"Choral Singing by Co-operative Choirs."

"Central Stores as against Central Warehouses and Branch Shops."

Conferences were held at Spalding, Rugby, Grimsby, and Walsall.

S. BUTLER, Chairman.

D. McINNES, Secretary.

## REPORTS OF THE DISTRICT ASSOCIATIONS.

### No. 1.—NORTHAMPTON AND EARLS BARTON.

#### Executive Committee.

|  |                                     |
|--|-------------------------------------|
| Mr. A. Timms (chairman), Northampton.                  | Mr. A. C. Minney, Yardley Hastings. |
| „ G. T. James (secretary), Moulton.                    | „ C. Sheffield, Earls Barton.       |
| „ J. Packer, Long Buckby.                              | „ J. Hill, Northampton.             |
| „ R. York, Daventry.                                   | „ G. Faulkner, Moulton              |
| „ J. G. Frisby, Boot and Shoe Society,<br>Long Buckby. | „ G. Arthurs, Pitsford.             |
|  | „ W. Mellows, Harpole.              |

The committee have pleasure in reporting progress during the year 1903. The district has experienced a season of depression in its staple trade—the boot and shoe industry, but societies show increases in their sales generally.

Co-operation is still advancing. Three conferences have been held, the attendance of delegates well maintained, and much interest manifested in the subjects discussed, which have included Congress resolutions. The first conference was held at Harpole, when a paper by Mr. J. Surridge, on "Reserve Funds and Depreciation," was read. The second was held at Earls Barton, on October 10th, when Mr. A. Scotton's paper on "The Benefits and Advantages of Co-operation to Working Men" was read by request. A united conference with the Kettering and Wellingborough district was held on March 14th.

The committee have held several executive meetings during the year, and carried on propaganda work in their various localities, also giving addresses at social gatherings, &c.

The sectional board have held a meeting in this district during the year, and greatly assisted the committee's efforts by sending representatives to our meetings. All societies in the district have been invited to attend our meetings, and pressed to join the District Association and Union.

The educational committees of the Northampton, Daventry, Long Buckby societies, and the general committee of the Earls Barton Society, have put forth efforts in establishing classes, arranging lectures, concerts, and children's demonstrations.

The Northampton Society is still progressing, and opened three branch stores to meet its growing demands, which have increased 25 per cent during



the year under its able management, while enlarged premises accommodate its drapery department. Grants were made to its educational fund, Women's Guild, and £100 to a dividend reserve fund. The society has taken over the Wootton Society, and will serve the members in future. A trade of about £10 was done during the first week. A Congress fund has also been established with a view of inviting Congress to hold its deliberations at Northampton the next time it will be held in the Midland Section.

The Co-operative Wholesale Society's depôt is still increasing its trade, and justifying its establishment in this district.

The Long Buckby Society have erected several cottages for their members, and contemplate building more.

The Boot and Shoe Society report a considerable increase of trade. The net sales for the year were about £2,000, most of the trade being done in the open market, while samples of machine-sewn goods are now being shown. This society is making headway, and aiming at building up a good reserve fund, while education and provident funds are also provided.

The Daventry Society has held a most successful public meeting, addressed by Mr. Murphy (of the Scottish Wholesale Society).

The Moulton Society have opened their new extensions, celebrating the event by a free tea to their members and wives and children. A public meeting was also arranged, and addresses given by Messrs. A. Timms and T. Panther.

The Women's Guild of the Northampton Society has greatly helped the district by their efforts.

The committee appreciate the able comments and reports of the local press given from time to time on the progress co-operation is making.

The following is the financial statement for the year 1903 :—

| Receipts.                           | £  | s. | d. | Expenditure.  | £  | s. | d. |
|-------------------------------------|----|----|----|---|----|----|----|
| To Cash in hand December 31st, 1902 | 2  | 4  | 4  | To Attendance at Executive Meetings and District Conferences. | 3  | 14 | 8  |
| „ Grant from Co-operative Union..   | 5  | 0  | 0  | „ Sectional Conferences .....                                 | 0  | 7  | 0  |
|                                     |    |    |    | „ General Printing and Stationery.                            | 0  | 16 | 6  |
|                                     |    |    |    | „ Postages .....  | 0  | 11 | 4  |
|                                     |    |    |    | „ Balance in hand of Treasurer, December 31st, 1903 .....     | 1  | 14 | 10 |
|                                     | £7 | 4  | 4  |   | £7 | 4  | 4  |

G. T. JAMES, Hon. Secretary.

## NO. 2.—KETTERING AND WELLINGBORO'.

### Executive Committee.

Mr. C. Groom (president), Raunds.  
 „ A. J. Foulds (secretary), Kettering.  
 „ W. Betts (editor of *Record*), Wellingboro'.  
 „ T. Panther, Kettering.  
 „ G. Marlow, Desboro'.

Mr. W. Page, Wollaston.  
 „ E. Bailey, Burton Latimer.  
 „ B. Butler, Wellingboro'.  
 „ J. Wright, Rushden.  
 „ H. Marsh, Market Harboro'.

In presenting our report for the past year, we regret that the continued depression in the staple industry of the district, coupled with the depression

in the country generally, has had the effect of checking for a time that progress which we have been able from time to time to report. Some of the villages in our district are dependent upon the army trade for employment, and that has been very bad during the year, and societies in these particular places have suffered owing to their members having to leave and find employment elsewhere. This, with continued short time worked in many other places, means a great reduction in the purchasing power of the people; but we hope that with a return of more prosperous times lost ground will be recovered, and that societies will continue to make that progress which has attended their efforts in the past.

Four conferences have been held during the year. The first was a united conference with the Northampton and Earls Barton District, held in the Co-operative Hall, Northampton, on Saturday, March 14th, when a paper was read by Mr. Clements (Northampton) on "The Desirability of Establishing a Convalescent Fund for the District." A resolution approving of the idea was carried unanimously, and delegates were instructed to bring the matter before their members for consideration.

The second was a united conference with the Women's Guild, held at Kettering on Saturday, June 20th, when Miss L. Davies's paper on "The Open Door" was read by Mrs. Johnson (Wellingboro'). Officers for the ensuing year were elected, and it was decided to continue the publication of the *District Record*.

The third was held in the new Co-operative Hall, Rushden, on Saturday, September 26th, when a paper was read by Mr. W. Ballard (secretary of the Industrial Society, Kettering), on "What Free Trade has done for the Toilers." The following resolution was adopted:—

That this conference of co-operators of the Kettering and Wellingboro' District, representing 20,000 members, recognise the inestimable blessing of Free Trade to the country during the past sixty years, and are of opinion that any steps taken to revert to a system of Protection would be detrimental to the best interests of the nation.

The fourth conference was held at Wollaston on Saturday, November 21st, when an excellent paper was prepared and read by Mr. J. Marlow (Desboro') on "Share Capital and Rate of Interest."

The attendance of delegates at all the conferences has been well maintained, and the interest displayed in the subjects discussed will be helpful, we trust, in furthering the principles of co-operation in the district.

New stores have been opened at Rushden, Desboro', Kettering, Ringstead, and Stanwick; a new drapery department in connection with Burton Latimer Society; also an educational committee has been formed.

The services of Mr. E. L. Griffiths, of the Propaganda Committee, were secured in December for the Market Harboro' Society, and we trust that the help rendered will be beneficial to the society.

The Women's Guild still continues to push forward its work in the district. New branches have been established at Thrapston and Irchester.

With this increased activity in the district we look forward with hopefulness to the future for a large increase in members and trade during the present year.

The following is the financial statement for the year 1903 :—

| Receipts.                          |     |       | Expenditure.  |     |       |
|------------------------------------|-----|-------|---|-----|-------|
|                                    | £   | s. d. |   | £   | s. d. |
| To Cash in hand, January 1st, 1903 | 14  | 3 6   | By Attendance at Executive Meetings and District Conferences..... | 5   | 14 3  |
| „ Grant from Co-operative Union..  | 5   | 0 0   | „ General Printing and Stationery..                               | 1   | 6 0   |
| „ Subscriptions from Societies ..  | 6   | 3 6   | „ Postages .. . . . . .   | 1   | 1 6   |
| „ Profit on District Records ...   | 2   | 2 0   | „ Delegate to Congress .....                                      | 3   | 3 0   |
|                                    |     |       | „ Balance in hand of Treasurer, March 1st, 1904 .....             | 16  | 4 3   |
|                                    | £27 | 9 0   |   | £27 | 9 0   |

A. J. FOULDS, Hon. Secretary.

NO. 3.—LEICESTER.

Executive Committee.

|  |                            |
|--|----------------------------|
| Mr. H. Clark (chairman), Leicester.                                  | Mr. J. Hunt, Huncote.      |
| „ J. H. Woolley (secretary and editor of <i>Record</i> ), Leicester. | „ W. P. Herbert, Barwell.  |
| „ J. G. Wills, Hinckley.   | „ J. Banbury, Leicester.   |
| „ J. Wildbore, Loughboro'.   | „ A. Smart, Anstey.        |
| „ J. Dixey, Croft.   | „ W. P. Mitton, Leicester. |
| „ H. Huckerby, Great Wigston.  | „ S. Kemp, Leicester.      |
|  | „ J. Dayman, Enderby.      |

Auditors—Mr. Davie, Anstey, and Mr. Coulson, Enderby.

Notwithstanding the very serious depression in trade that prevailed during the year, the co-operative movement has developed in a marvellous manner in every part of the country, and the increased membership and trade afford evidence of its vitality and usefulness in bettering the social and financial condition of its adherents. Our great Wholesale Societies as distributing factors have more than justified their existence and power for usefulness, and they stand as a marvellous monument of business enterprise. While we are enjoying the benefits that our movement has brought about, we must not forget that it is our duty to carry the glad tidings to those who are still halting by the way, and show by our example and precept the faith that is within us of the boundless possibilities of our grand movement to help those who are ready to help themselves.

Our progress locally is very encouraging. The Leicester Society is making rapid and sure progress in membership and trade, the membership now totalling nearly 17,000, and our last quarter's trade reached the magnificent total of £106,000. As a very natural sequence, we are increasing and enlarging our various business premises, and taking up new industries with every prospect of success. Our circle of productive workers is still extending, the latest addition being a Cabinet Makers' Society. We have now eight productive workshops within the limits of the borough. Cheery

reports of progress come from all, and though the volume of trade is not quite up to anticipation, they are in a sound financial condition. Our educational committee are doing good, useful work in spreading the principles of our movement in both town and country, the latest result of their efforts being the establishment of a reading-room over our Lyston Store, which they trust may be the means of brightening the dull winter evenings of village life, and also increasing the interest of the rising generation in the practice and principles of our movement.

Last, but not least in importance, is the good work of our local branch of the Women's Co-operative Guild, who hold classes and meetings for the acquisition of knowledge and the improvement of women's work in the home circle. The work they have already done for the movement more than justifies their existence. Under their auspices a healthy branch of the guild has been formed at Hinckley, which promises to be a useful addition to the good work already done by our Hinckley friends who run that flourishing society.

We have held four conferences during the past year, the first, at Nuneaton on March 29th, being a joint one with the Coventry District. The day was a red letter one with our Nuneaton friends, who were opening a magnificent addition to their business premises. A large delegation assembled to hear Mr. Maddison's paper on "The Workers as Producers and Consumers." The meeting was a huge success, and will, we have no doubt, give a good fillip to the local society.

Our second conference was held in the Co-operative Hall, Leicester, on July 11th, to hear a paper by Mr. G.W. Hunt on "How to Keep the Rural Population on the Land," prior to which the election of the district officers took place, resulting in the return of the gentlemen whose names head this report. Mr. Hunt's paper on that very interesting but difficult problem elicited an instructive discussion, which may or may not have the effect desired by its author.

Our third gathering was held in the Co-operative Hall, Enderby, on September 26th, when Miss Halford's paper on "The Work of the International Co-operative Alliance" was read to a large and appreciative audience. An interesting and, we trust, a profitable hour was passed in its discussion, the whole of the speakers being in full sympathy with the writer.

Our fourth and last conference was held on December 19th, in the Lecture Hall of the Anchor Boot Works, North Evington, when a large and important gathering assembled to discuss that all-important question of "Dividend": whether it should be high, low, or reduced even to the vanishing point. The discussion was opened by Mr. S. Kemp (member of committee), with an exhaustive *resume* from the various points of the dividend compass, ending with a decided preference for a medium one, a view supported by the great majority of those present, the general opinion being that an honest dividend formed one of the strongest planks in the co-operative platform, whose aim was to improve the financial as well as the moral and social con-



dition of its members, and there is every indication in this district that the workers are realising that their only hope of attaining a higher and nobler state of existence is by the aid of self-help and unity.

"Our state within a state grows larger year by year ;  
 Its boundaries are boundless as we mark each new frontier ;  
 And as with eager glance we view the landscape o'er  
 In search of future triumphs that shall last for evermore ;  
 And when in future years, when peace on earth we find,  
 We may turn our swords to ploughshares in the interest of mankind ;  
 Then the progress of our movement will be solid, sound, and sure,  
 And the brotherhood of man become a fact the wide world o'er."

The following is the financial statement for the year 1903 :—

| Receipts.                           |     |        | Expenditure.   |     |        |
|-------------------------------------|-----|--------|--|-----|--------|
|                                     | £   | s. d.  |  | £   | s. d.  |
| To Cash in hand February 14th, 1903 | 0   | 19 10½ | To Attendance at Executive Meetings                    | 1   | 9 6    |
| " Grant from Co-operative Union     | 7   | 10 0   | " " District Conferences                               | 2   | 0 0    |
| " Subscriptions from Societies      | 8   | 0 0    | " General Printing and Stationery..                    | 40  | 4 0    |
| " Cash Received for Records         | 37  | 5 0    | " Postages   | 1   | 13 6   |
|                                     |     |        | " Secretary's Salary                                   | 4   | 0 0    |
|                                     |     |        | " Hire of Brake  | 1   | 15 0   |
|                                     |     |        | " Auditors   | 0   | 5 0    |
|                                     |     |        | " Balance in hand of Treasurer,<br>February 13th, 1904 | 2   | 7 10½  |
|                                     | £53 | 14 10½ |  | £53 | 14 10½ |

J. H. WOOLLEY, Secretary.

#### No. 4.—COVENTRY.

##### Executive Committee.

Mr. A. Smith (chairman), Rugby.  
 " F. Ellis dist. secretary), Nuneaton.  
 " W. Gregory, Rugby.  
 " A. T. Keene, Coventry.  
 " W. Hodiern, Coventry.

Mr. W. Compton, Coventry.  
 " T. J. Dixon, Atherstone.  
 " E. Colledge, Lockhurst Lane.  
 " A. S. Alsop, Napton.

#### DISTRICT WORK.

It affords me sincere pleasure, mingled with pride, to submit again our annual report, showing briefly the success attained by the association, and the progress of the distributive societies ; but not so in respect to the "productives," for the two Coventry (and only) watch societies have not since their formation received that brotherly support they can justly expect from co-operators.

The executive work has excelled that of any previous year, and more propaganda business has been accomplished. Two societies, previously unapproachable, after many requests consented to a visit from the executive, and meetings were held. There have been six executive meetings and four conferences arranged for and carried out.

The first conference was held at Coventry, a paper by Mr. D. M'Innes being read on the "Benefits of Co-operation to Loyal Members."

At Rugby (our annual meeting) the old executive were all re-elected, the secretary also at a salary of £2 per year. Following the election, a paper entitled "The Co-operator's Duty to the Co-operative Movement" was read by Mr. J. Butcher.

At Leamington the problem discussed was "Are Branch Stores Advisable?"—a paper by Mr. A. S. Jones (Banbury).

Our comrades from the Leicester District joined us at Nuneaton conference, when the event was made into a three-fold one by the local society opening their six new shops, arcade, and People's Hall. There was also an exhibition of Midland co-operative productions, and Mr. Halstead read a paper on "Working Men as Producers and Consumers."

We regret to report that our *District Record* no longer exists. It was a useful means of communication in the past, and we entertained the hope that the Co-operative Wholesale Society's *Wheatsheaf* editor would grant similar means of communication through that journal, but our efforts to obtain this favour failed.

Kenilworth no longer has a separate society, it having been joined to Coventry. Lockhurst Lane have opened their first branch store. Rugby, in all its glory, with a Co-operative Wholesale Society's exhibition, opened a large hall to seat 1,000 people, and splendid new shops; they also started in the pork butchery business. The Perseverance Society, in the city of wheels and spires, still imitates the watches (made by the watch societies)—their actions are "silent movements" of a progressive character. The district thanks them for their assistance to the Kenilworth co-operators, who went into voluntary liquidation, and the Coventry Society afterwards accepted them as members, and placed to their credit twenty shillings in the pound as their original share capital. Napton and Eathorpe co-operators still go ahead. The Prudential Society has realised the wisdom of combination, and has joined the Co-operative Wholesale Society. Atherstone co-operators are doing well, and apparently making up for lost time. At Claverdon propaganda has been conducted by Mr. E. L. Griffiths, and the year closes with the opening of a store on December 23rd.

Last, but not least, we extend our humble thanks to those societies which have so willingly contributed to our funds.

The following is the financial statement for the year 1903:—

| Receipts.                            |     |       | Expenditure.  |     |       |
|--------------------------------------|-----|-------|---|-----|-------|
|                                      | £   | s. d. |   | £   | s. d. |
| To Cash in hand January 1st, 1903 .. | 1   | 15 0  | By Attendance at Executive Meetings                       | 5   | 7 5   |
| " Grant from Co-operative Union      | 7   | 0 0   | " Deputations to Societies .....                          | 1   | 16 6  |
| " Atherstone Society .....           | 0   | 10 0  | " General Printing and Stationery..                       | 1   | 10 0  |
| " Nuneaton Society .....             | 1   | 1 0   | " Postages .....  | 1   | 9 6   |
| " Perseverance Society, Coventry.    | 2   | 2 0   | " Secretary's Salary .....                                | 2   | 0 0   |
|                                      |     |       | " Balance in hand of Secretary,<br>December 31st, 1903 .. | 0   | 4 7   |
|                                      | £12 | 8 0   |   | £12 | 8 0   |

F. ELLIS, Secretary.

## No. 5.—BIRMINGHAM.

## Executive Committee.

|  |                                     |
|--|-------------------------------------|
| Mr. M. Mills (chairman), Kidderminster.      | Mr. J. Jevons, Birmingham.          |
| „ Chas. A. W. Saxton (secretary), Worcester. | „ J. Harrison, Soho.                |
| „ W. Summers, Stirchley Street.              | „ J. Eccles, Birmingham Industrial. |
| „ G. Jones, Alcester.                        | „ F. H. Bruff, Birmingham Printers. |
|  | „ M. Round, Dudley.                 |

“Forward”—the motto of the city of Birmingham—has been the motto carried into effect by the co-operative societies in Birmingham and district, covered by this association, during the past year. Nobly led by the distributive and productive societies in Birmingham itself, the other societies, with one or two exceptions, have followed suit. The executive are keeping a careful eye on the few weaker societies with a view to giving any assistance that may lay in their power.

Propaganda work has been mainly concentrated on Stratford-on-Avon and Droitwich. The result of our effort has yet to be seen, although the Worcester Society has promised to open a branch in the latter town as soon as they can obtain premises.

The first conference of the year was held in the “Faithful City” (which has been faithful to the cause of the people as well as that of the King), when Mr. Alfred Gilbert (cashier, Kidderminster Society) read a paper and gave a practical illustration of his new “Ideal Check System,” which is a genuine attempt to provide a perfect check system, and for which he claims simplicity, economy, and efficiency.

Kidderminster was selected for the annual conference. Here we were treated to a paper by the Rev. Arthur Gibson on “Co-operative Ideals,” in which he exhorted the delegates to live up to their ideals, and contended that because we believed individual trading was wrong and against the interest of the community at large, we should be prepared to combat it by all the means in our power.

Agricultural Bidford Society acted as host for the third conference, when two of the resolutions carried at Congress were brought up for discussion, viz., “High and Low Dividends,” and “Depreciation.” The resolution as approved at Doncaster was moved by the district secretary (Mr. C. A. W. Saxton), and after a good discussion was carried unanimously, as was also the motion with regard to the necessity of providing for depreciation in the rules of the societies, the resolution being moved by Mr. F. H. Bruff (district executive).

Lastly, but not least, a joint conference with the Stafford District was held at Dudley under the auspices of the Dudley Bucket and Fender Society. Here the proposed alteration in the fiscal policy of the nation was considered and discussed, a paper on the subject having been written by the district secretary (Mr. Saxton) entitled “Preferential Tariffs or Free Trade—Which?” The writer, favouring the latter, moved the Congress resolution on the subject. This was seconded by Councillor Frost (Wolverhampton), and after the

question had been treated from various standpoints, the motion was carried unanimously, some 140 delegates being present.

The conferences have been well attended, and a lively interest has been taken in the subjects selected for discussion. Deputations have visited various societies, and the district has been represented at Congress and sectional conferences.

There is a great amount of propaganda work to be done before we can take the place we ought to occupy in the movement, but we are hoping that the Congress for 1906 will be held in Birmingham, which will give the movement a much-needed impetus in this thickly-populated area.

The following is the financial statement for the year 1903:—

| Receipts.   | £   | s. | d. | Expenditure.   | £   | s. | d. |
|---|-----|----|----|--|-----|----|----|
| To Cash in hand, January 1st, 1903..  | 6   | 5  | 3½ | By Attendances at Executive Meetings .. . . .  | 1   | 5  | 4  |
| „ Grant from Co-operative Union ..  | 7   | 10 | 0  | „ Attendances at District Conferences .. . . .                                       | 3   | 12 | 9  |
| „ Subscriptions from Societies ..   | 7   | 1  | 6  | „ Attendances at Sectional Conferences .. . . .                                      | 2   | 8  | 11 |
| „ Birmingham Trades Council re Expenses of Joint Conference at Birmingham ..... | 1   | 1  | 0  | „ Special Propaganda Deputations to Societies and Printing for Public Meetings ..... | 6   | 19 | 5½ |
|   |     |    |    | „ General Printing .. . . .  | 1   | 13 | 0  |
|   |     |    |    | „ Postages and Stationery .. . . .   | 1   | 0  | 2  |
|   |     |    |    | „ Delegate to Congress .. . . .  | 2   | 15 | 0  |
|   |     |    |    | „ Balance in hand of Treasurer, January 1st, 1904 ..                                 | 2   | 3  | 2  |
|   | £21 | 17 | 9½ |  | £21 | 17 | 9½ |

C. A. W. SAXTON, Hon. Secretary.

#### No. 6.—STAFFORD.

##### Executive Committee.

|  |                               |
|--|-------------------------------|
| Mr. W. Millerchip (chairman), Walsall. | Mr. C. F. Swift, Tipton.      |
| „ H. Sanders (hon. sec.), Tamworth.    | „ G. Mainwaring, Oakengates.  |
| „ W. J. Harris, Wednesbury.            | „ T. Frost, Wolverhampton.    |
| „ J. Grantham, Cannock.                | „ T. Parr, Stafford.          |
| „ J. G. Ward, Shrewsbury.              | „ A. Fidkin, Burton-on-Trent. |

There have been five executive meetings and three conferences during the past year.

The first conference was on June 27th, when the district executive were elected. Mr. T. W. Shaw (manager of Tamworth Society) read his paper on "International Co-operation," which was a report of the Congress held at Manchester, and it gave a few good ideas of how societies could help this alliance in its work. Mr. W. Lander (Co-operative Wholesale Society delegate) gave from his own personal experience practical advice on the aims of the alliance. Delegates present, 95.

The second conference was held at Burton-on-Trent on November 21st. Mr. W. Goodall (of the Burton Society) read a very able paper which he had written, entitled "Aspirations and Ideals of Co-operation"—a paper which all present agreed with. Delegates present, 106. An exhibition of C.W.S.



productions was held in the Town Hall, at which some thousands were in attendance, and were well pleased with what they saw.

The third conference was a joint one with the Birmingham District, at Dudley Buckot and Fender Society. A paper was read by Mr. C. A.W. Saxton (district secretary) on "Free Trade or Protection—Which?"

The committee have had under consideration propaganda work, and have appointed several deputations to societies who seem a little sleepy. Mr. W. Millerchip visited the Whitchurch Society to try and get them to reduce the amount owing by members for goods, but I have no report to show the result of his visit. The only propaganda work being done in our district is by a few go-ahead societies, of which Burton-on-Trent takes the lead.

Several new branches have been opened in the villages round Burton. Tamworth Society have done a lot of work, but they have no branches; delivery is their mode. Walsall Society also have opened new shops in various parts of their district, and Wolverhampton have been very busy in this direction, and Cannock is also extending. Rugeley, Wednesbury, Tipton, and Stafford have all made extensions and progress.

It is very hard to persuade some of the societies to do any educational or propaganda work. They seem afraid, and will scarcely talk to you on the subject. I have visited one society four times, another twice, another once, and sent one of my colleagues also, but we cannot at present get them to do any educational or propaganda work. To show how much education is needed, the chairman of the Stone Society made some strong remarks at a recent quarterly meeting about the large amount of money members owed the society, with the result that he and all those of his colleagues who agreed with him were not re-elected on the committee.

I have no reports of any of the societies in Shropshire, so leave that to the secretary of their conference to report.

Our fourth conference could not be held owing to two societies accepting the conference and then altering their minds.

A sectional conference has been held in our district at Walsall in connection with a most successful exhibition of the C.W.S.

The following is the financial statement for the year 1903:—

| Receipts.                            |     |       | Expenditure.  |     |       |
|--------------------------------------|-----|-------|---|-----|-------|
|                                      | £   | s. d. |   | £   | s. d. |
| To Cash in hand, January 1st, 1903.. | 0   | 12 9  | By Attendances at Executive Meetings                    | 2   | 15 2  |
| „ Grant from Co-operative Union..    | 10  | 0 0   | „ Attendances at District Conferences                   | 5   | 5 3   |
| „ Subscriptions from Societies ....  | 5   | 9 6   | „ Special Propaganda Deputations to Societies .....     | 1   | 13 10 |
|                                      |     |       | „ General Printing and Stationery.                      | 0   | 19 11 |
|                                      |     |       | „ Postages .....  | 0   | 17 9  |
|                                      |     |       | „ Delegate to Congress. ....                            | 3   | 0 0   |
|                                      |     |       | „ Balance in hand of Treasurer, January 1st, 1904 ..... | 1   | 10 4  |
|                                      | £16 | 2 3   |   | £16 | 2 3   |

H. SANDERS, Hon. Secretary.

## No. 7.—DERBY.

## Executive Committee.

|                                      |                           |
|--------------------------------------|---------------------------|
| Mr. Thos. Godkin (chairman), Ripley. | Mr. Geo. Wilson, Derby.   |
| „ Thos. Leaman (secretary), Ripley.  | „ J. Swindell, Ilkeston.  |
| „ Stephen Haddon, Langley Mill.      | „ J. W. Pugh, Clay Cross. |
| „ John Wilcox, Long Eaton.           | „ Wm. Spray, Bolsover.    |
| „ Geo. Preston, Codnor Park.         |                           |

The executive committee of this association have to report the holding of four conferences during the year and one joint social gathering with the Nottingham District Association, and it is very encouraging to know that, notwithstanding the great depression in trade throughout the district, many of the societies have not only been enabled to hold their own, but have made substantial increases in members and trade.

The first conference was held at Tibshelf, when the district secretary read a paper on "High and Low Dividends." The writer contended that a well-managed society ought not to pay more than 2s. or 2s. 3d. dividend, taking into consideration the keen competition in almost every article both of food and clothing. The management of each society should not only look well after the buying, but the working expenses should be watched and kept as low as possible.

On Saturday, July 25th, the sixth annual social gathering of co-operators in the Nottingham and Derby districts was held in the Monument Hall and Grounds, Codnor Park. In the afternoon Mr. G. J. Duke (Nottingham) presided at an open-air meeting, and Mr. G. Bastard (Co-operative Union) gave a short address. The joint committee were somewhat disappointed at the small attendance compared with previous years. Tea was provided for a much larger number, which resulted in a considerable loss to the guaranteeing societies. In the evening a meeting was held in the large hall, when Mr. W. J. Douse (Co-operative Union) gave a good practical address on "Co-operation." The musical part of the programme was given by the Nottingham Co-operative Choir, which gave great satisfaction to the large audience.

The second conference was held at Long Eaton, the subject for discussion being "Depreciation and Reserve Funds," introduced by Mr. S. Redfern (sectional board), who strongly advocated the importance of societies building up a good reserve, and condemned the system of drawing from the reserve to pay dividend. Mr. Redfern moved the adoption of the Congress resolutions on the question, which was seconded by Mr. J. Wilcox (Long Eaton), and after a good practical discussion was carried unanimously. The attendance was very large.

Our third conference was held at Derby, when the subject for discussion was "The Educational Committee a Paying Concern"—a paper prepared and read by Mr. C. B. Towns, of the local society. The writer advocated vigorous propaganda work, and maintained that every society ought to devote 2½ per cent at least of its profits to educational work, and was of opinion that no genuine co-operator would oppose the grant, and if we wished

to see the continued prosperity of our societies our members must be educated in the principles of the movement.

The fourth conference was held at Ripley on February 27th, 1904. Mr. Watherston, of the local society, read a paper entitled "The Education Act from a Scholastic Point." The writer dealt with the subject in an able manner, being a schoolmaster of many years' standing. The attendance was very large and the discussion sharp and heated, almost every speaker disagreeing with the writer on many of the points raised in the paper.

Clay Cross Society have opened new shops in rapidly-growing neighbourhoods, and the management have reason to think that recent developments have justified the steps taken. The Tibshelf committee have recently purchased new central premises, including a bakehouse, which is a new business to them, and they are hoping with better facilities to do a much larger trade. Codnor Park continues to make steady progress, showing increase in members, trade and capital. During the year they have commenced lending money to their members to build their own houses, and have already advanced £2,000. Langley Mill Society have made substantial increase; they have recently come into the possession of the Beverage Factory, and have made some important changes in the working, and have reason to believe it will eventually prove a success. Ilkeston continues its progress, showing an increase of 378 members and £9,346 in trade over the preceding year. A new block of branch premises has been erected, and new central premises are in prospect. The educational committee are doing good work in lectures, festivals, Women's Guild, children's classes, choir, and band. Long Eaton have increased their trade by £18,000 during the year. They have opened new premises at Keyworth and a new branch at East Leake, and have various other extensions in course of erection; they have also taken about fifty acres additional land. The Derby Society have opened a new branch at Ashbourne, thirteen miles from the central, making a total of forty-one branches. Their large warehouse, commenced eighteen months ago, will shortly be opened. Ripley have opened two new branches and new central premises consisting of various shops and warehouses, offices and boardroom, the whole beautifully lit up by electricity generated by the society's own engines—a splendid block of buildings, second to none in the country.

The following is the financial statement for the year 1903:—

| Receipts.                            | £   | s. | d. | Expenditure.   | £   | s. | d. |
|--------------------------------------|-----|----|----|--|-----|----|----|
| To Cash in hand, January 1st, 1903 . | 8   | 5  | 8½ | By Attendances at Executive Meetings .....                   | 2   | 10 | 6  |
| „ Grant from Co-operative Union..    | 5   | 0  | 0  | „ Attendances at District Conferences .....                  | 3   | 8  | 4  |
| „ Subscriptions from Societies ..    | 2   | 0  | 0  | „ Attendances at Sectional Conferences .....                 | 0   | 1  | 6  |
|                                      |     |    |    | „ General Printing and Stationery.                           | 0   | 19 | 3  |
|                                      |     |    |    | „ Postages .....   | 0   | 15 | 4  |
|                                      |     |    |    | „ Delegate to Congress.. .....                               | 2   | 10 | 0  |
|                                      |     |    |    | „ Balance in hand of Treasurer, December 31st, 1903 .. ..... | 5   | 0  | 9½ |
|                                      | £15 | 5  | 8½ |  | £15 | 5  | 8½ |

T. LEAMAN, Hon. Secretary.

## No. 8.—NOTTINGHAM.

## Executive Committee.

|  |                                    |
|--|------------------------------------|
| Mr. W. J. Douse (chairman), Nottingham.  | Mr. S. Godley, Annesley Woodhouse. |
| „ G. J. Duke (secretary, treasurer, and editor of <i>Record</i> ), Nottingham. | „ W. A. Hardy, New Basford.        |
| „ W. Atkin, Stapleford.  | „ J. Hind, Stanton Hill.           |
| „ T. Bailey, Pleasley Hill.  | „ J. Hunt, Bulwell.                |
| „ J. Beeson, Radcliffe-on-Trent.   | „ T. Mills, Kirkby-in-Ashfield.    |
| „ W. Booth, Selston.   | „ H. D. Neate, Keyworth.           |
| „ T. Bown, Cinder Hill.  | „ J. Read, Nottingham.             |
| „ W. Brooks, Ruddington.   | „ J. G. Shacklock, East Kirkby.    |
| „ J. Collins, Hucknall Torkard.  | „ T. Simons, Netherfield.          |
| „ J. Daykin, Nottingham.   | „ J. Vickers, Brinsley.            |
| „ G. Godfrey, Warsop Vale.   | „ J. Walker, Mansfield.            |
|  | „ Alf. Wyld, Eastwood.             |

Since the last report this association has held four conferences. Four meetings of the executive have also been held.

The first conference took place at Nottingham, on May 16th, when Mr. W. J. Douse (district chairman) read a paper on "Modern Syndicates, Trusts, and Combines: Their Present and Future."

The second conference was held at Pye Hill, on August 15th, by invitation of the Codnor Park Society, a paper being read by Mr. F. Clayton (secretary of the local society) on "Popular Co-operative Education." At this conference the audited accounts for the past year were submitted, and the officers and committee elected for the year ensuing.

The third conference took place at Hucknall Torkard, on October 31st, when a paper was read by Mr. R. Goodall (vice-president of the Hucknall Torkard Society) on "The Comparative Merits of High and Low Dividends."

The last conference was held at Cinder Hill on January 30th, when Mr. S. H. Brown (Nottingham) read his paper entitled "The Importance of Reserve Funds, and the Necessity of Depreciation." At the close of the discussion on this subject, the delegates considered the paper by Mr. Wm. Barnett (Macclesfield), entitled "Should there be a Retiring Allowance to the Directors of the Co-operative Wholesale Society?" The following resolution on the question was eventually agreed to:—

That this meeting desires to place on record its conviction that the present directors of the Co-operative Wholesale Society should have suitable retiring provision made for them at an early date, and that a scheme should be drawn up to secure liberal stipends for all future directors, and from such stipends a proportion should be quarterly deducted, to assure an income on retirement.





## No. 9.—LINCOLN.

## Executive Committee.

|                                     |                           |
|-------------------------------------|---------------------------|
| Mr. W. Coulson (chairman), Lincoln. | Mr. F. Hutchinson, Louth. |
| „ E. Hart (secretary), Grimsby.     | „ D. McInnes, Lincoln.    |
| „ J. W. Brown, Spalding.            | „ W. Proctor, Newark.     |
| „ Jas Brown, King's Lynn.           | „ C. Stow, Boston.        |
| „ Major Davey, Peterborough.        | „ F. Stiffin, Scunthorpe. |
| „ W. Downie, Retford.               | „ Townsend, Grantham.     |
| „ J. Hasten, Gainsborough.          |                           |

We have to report that during the year under review four conferences and three executive meetings have been held within the borders of this association, and were all well attended.

The first conference was held at Louth, in January, when the Rev. E. H. Jackson read a paper on "Co-operation an Irresistible Force." This essay was of a very practical and helpful nature, and was much appreciated.

The second conference took place at Retford in April, Mr. Nield (manager of the society) reading a paper on "Time Limits for Committee-men," the affirmative side being taken for the purpose of provoking discussion. The essayist achieved his object, the system being strongly condemned. At the close of the discussion Mr. McInnes was the recipient of a testimonial, subscribed for by the societies in the district, as a mark of their appreciation of his long and valuable services as secretary of this association from its birth for a period of twenty years. Mr. Coulson (chairman of the district) made the presentation, which consisted of six volumes of "The Business Encyclopedia and Legal Adviser," case of cutlery, cake basket, &c., and in asking Mr. McInnes to accept them, spoke of the pleasure it had given them all to assist in recognising the devoted labour and willing service that had done so much to strengthen co-operation in a very difficult area.

At the third conference, held at Peterborough, in July, the subject for discussion was "Co-operation and the Poor," introduced by Mr. J. W. Brown (Spalding). A very sympathetic and practical discussion followed.

The fourth conference, held at Scunthorpe, in October, discussed "Co-operative Education," the subject being introduced by Mr. John Potter (member of the Midland Sectional Board). Mr. Potter dealt with education in all its bearings upon the store and municipal life. An excellent discussion followed, in which nearly all present took part.

Co-operation in Lincolnshire suffers very much from the comparative isolation of each society, separated as they are by such long distances. Overlapping does not occur within our borders, but the larger societies are gradually widening their borders, their branches in some cases being eighteen miles from their centre, without encroaching upon the rights of any other society. This policy of opening branches in villages is more calculated to spread co-operation than the struggle to maintain life, so frequently exhibited by small village societies, speedily followed by collapse.

We rejoice to report splendid progress on the part of the Peterborough Society, whose new branch at Bourne is giving such good results; also that Boston Society is in such a healthy condition, a new branch having been opened at Kirton, a few miles distant, which gives promise of very vigorous and healthy growth. Lincoln, Grimsby, and Gainsborough societies are each doing solid work, and are proving their usefulness in their respective districts by their steady growth, and by being a source of strength to individual members in times of difficulty and adversity. Grantham Society is experiencing a temporary setback, but with the continued loyalty of their members we are confidently looking forward to a period of increasing usefulness and power in the district.

We much regret the difficulties with which Louth Society have had to contend during the year, owing to the mismanagement and manipulation of their books. A heavy suspense account has been formed, and it will require very careful management and extreme loyalty to pull the society through.

The following is the financial statement for the year 1903, the whole being voluntarily subscribed:—

| Receipts.                             | £   | s. | d. | Expenditure.                      | £   | s. | d. |
|---------------------------------------|-----|----|----|-----------------------------------|-----|----|----|
| To Balance in hand at the end of 1902 | 10  | 8  | 3  | By Attendances at Conferences and |     |    |    |
| „ Subscribed by Societies in 1903     | 15  | 8  | 0  | Executive Meetings .....          | 10  | 14 | 6  |
|                                       |     |    |    | „ Printing and Postage .....      | 1   | 10 | 6  |
|                                       |     |    |    | „ Delegate to Congress .....      | 2   | 18 | 2  |
|                                       |     |    |    | „ Balance in hand at end of 1903  | 10  | 13 | 1  |
|                                       | £25 | 16 | 3  |                                   | £25 | 16 | 3  |

EDWIN HART, Hon. Secretary.

#### No. 10.—SHROPSHIRE AND MID-WALES.

##### Executive Committee.

|                                       |                              |
|---------------------------------------|------------------------------|
| Mr. J. T. Jackson (secretary), Weston | Mr. W. Alltree, Whitechurch. |
| Rhyn, Near Ruabon.                    | „ Palin, Oswestry.           |
| „ C. Woodhouse, Wellington.           | „ E. W. Hamer, Newtown.      |
| „ W. F. Hunt, Shrewsbury.             |                              |

In presenting their annual returns, the committee are pleased to report that progress has been made throughout the district. The societies generally report continued increase in sales and membership.

A determined effort has been made by the Whitechurch Society to overcome the difficulties arising from their past system of credit, and they are to be congratulated on the satisfactory results which are attending their efforts.

During the year five conferences have been held, and increased interest has been taken in the various subjects brought before the delegates on these occasions.

The first conference was held at Llangollen, on April 25th. Mr. Parkes (North-Western Board) read a paper on "Co-operation and its Relation to

the Working Classes." A very interesting and profitable discussion followed, after which Mr. Parkes suitably replied to the various points raised. The conference was held with a view to establish a society, or branch of a society, in Llangollen, and it transpired during the discussion that goods were being delivered in the village by the Wrexham Society.

At Newtown, the second conference was poorly attended, several of the societies in the district not being represented. Mr. Price (Western Board) read a paper on "The Present Position of Co-operative Education, and How to Improve it in the Section."

Mr. McInnes' paper on "Credit Trading," read by Mr. Butcher (Midland Board) at the conference at Whitchurch, on October 24th, which was attended by a large number of delegates, created a deal of interest, and raised a very profitable discussion, the delegates generally expressing the opinion that the credit system was a standing menace to the movement.

On November 25th a special conference was held at Shrewsbury to consider the question of establishing a district association for Shropshire and Mid-Wales. After the question had been dealt with in all its bearings, it was decided that the time was not opportune for the proposed arrangement.

The fifth conference was held at Oswestry, on January 23rd, there being about fifty delegates present. Mr. Lyles (manager, Oswestry Society) read a paper entitled "High or Low Dividends: Which is Better for Societies?" This was the most successful conference held during the year, both as regards the attendance of delegates and the interest taken in the subject for discussion.

Looking back over the year's work, the committee feel that the signs of the times are encouraging and the outlook hopeful.

The following is the financial statement for the year 1903: -

| Receipts                             |     |       | Expenditure.                       |     |       |
|--------------------------------------|-----|-------|------------------------------------|-----|-------|
|                                      | £   | s. d. |                                    | £   | s. d. |
| To Cash in hand, March 31st, 1903 .. | 3   | 2 2   | By Attendances-Executive Meetings  |     |       |
| " North-Western Board Grant ....     | 2   | 10 0  | and Conferences.....               | 5   | 19 5  |
| " Midland Board Grant .....          | 2   | 10 0  | " Special Propaganda-Deputations   |     |       |
| " Western Board Grant .....          | 2   | 10 0  | to Societies .....                 | 0   | 3 11  |
|                                      |     |       | " Special Conference, Shrewsbury . | 0   | 7 0   |
|                                      |     |       | " Postages .....                   | 0   | 9 4   |
|                                      |     |       | " Brief Bag for Secretary.....     | 0   | 9 9   |
|                                      |     |       | " Balance in hand March 31st       |     |       |
|                                      |     |       | 1904 .....                         | 3   | 2 9   |
|                                      | £10 | 12 2  |                                    | £10 | 12 2  |

J. T. JACKSON, Secretary.

#### MIDLAND SECTION EDUCATIONAL COMMITTEES' ASSOCIATION.

The committee feel that they must first tender their best thanks to those societies who have so well supported them by their subscriptions, and



the assistance they have rendered by the presence of their delegates at the conferences.

We are pleased to report that during the year we have been able to render advice and help to some societies just beginning their educational department.

Four conferences and four committee meetings have been held during the year, and two additional educational committees and one branch of the women's guild have joined the association.

The annual meeting and conference, held at Birmingham in April, was large, representative, and successful. After the election of officers, an instructive paper by Mr. Steer (Derby), "Union is Strength, Knowledge is Power," was read and discussed.

The June conference was held at Rushden. Here a very appropriate paper was read by Mr. Towns (Derby), "The Educational Committee a Paying Concern." The Rushden Society had only started their committee two years, and Mr. Cure (the secretary) expressed his conviction that the society had certainly advanced through their efforts. The society's band played several selections, and from a wagon Mr. Woodhouse (Derby) and others spoke to a good company on the advantages of co-operation. This is the first out-door experience we have had, and certainly might be repeated with success.

Our next conference was rather later than usual, and was held at Ilkeston on Saturday, October 31st. The paper was prepared and read by Mr. Joseph Clewlow (Stafford), and showed a considerable knowledge of co-operative educational matters, and was entitled, "Some things to be Remembered by Educational Committees." We shall be glad to have his assistance again.

The closing conference of the year was invited to be held at Retford, where an educational committee had just been elected, and where Mr. Towns again read his paper in revised form, which the Retford friends considered appropriate to the occasion. A number of printed copies were sent in advance for distribution amongst the members of the Retford Society.

Mrs. M. Mason (Gainsboro') has represented the Midland Section of the Women's Guild on our committee, and we beg to acknowledge her great interest in the work. It is desirable to keep in touch with the guild in all we do.

Since the appearance of the new Text Book, "Our Story," we make it a point of calling the attention of the delegates at conferences to its quality and usefulness.

C. L. DEUCHAR, Chairman.

W. ANDREWS, Secretary.

9, Radford Street, Coventry.

### (3) NORTHERN SECTION.

The Sectional Board have met on the first Saturday in each month during the past year. The attendances have been as follows:—

|                            | Present. | Absent. |
|----------------------------|----------|---------|
| Mr. T. Adams .....         | 11 ..... | —       |
| Mr. F. A. Ciappessoni..... | 9 .....  | 2       |
| Mr. J. Davison.....        | 10 ..... | 1       |
| Mr. S. Galbraith .....     | 10 ..... | 1       |
| Mr. W. R. Rae .....        | 10 ..... | 1       |
| Mr. Wm. Scott.....         | 10 ..... | 1       |
| Mr. J. Warwick .....       | 8 .....  | 3       |

#### HON. MEMBERS.

|                       |         |    |
|-----------------------|---------|----|
| Mr. H. R. Bailey..... | 1 ..... | 10 |
| Mr. W. Crooks .....   | — ..... | 11 |
| Mr. T. Rule .....     | 1 ..... | 10 |

The representatives on the various committees have been as follows:—

*United Board* ..... Messrs. F. A. Ciappessoni and Wm. Scott.

*Office Committee*..... Mr. Ciappessoni.

*Productive Committee* ..... Mr. T. Adams.

*Exhibitions Committee* ..... Mr. T. Adams.

*Educational Committee* ..... Mr. W. R. Rae.

*Sectional Office Committee*—

Messrs. Davison, Galbraith, and Warwick.

*Sectional Educational Committee*—

Messrs. Rae, Davison, and Galbraith.

The following figures show the progress made by the movement in the various directions during the year:—

#### PROGRESS IN THE SECTION.

The number of societies in the section is now 152, the new societies at Felton, in Northumberland, and Framwellgate Moor, accounting for the increase.

The total membership of societies in the section has increased from 253,381 to 261,656, equal to 3.25 per cent.

The share capital held by members at the end of 1902 was £3,849,569, whilst at the end of 1903 the amount had increased to £3,934,765. This is equal to a little over 2 per cent. It will thus be seen that the increase in the number of members of societies has been proportionately greater than the increase in the shares held by them. We point this out particularly, as the tendency is in a different direction to that which obtained some years ago.

The trade of the whole of the societies in the section for the past year has amounted to £9,349,071. That for 1902 was £9,244,190, thus showing an increase of about 1 per cent only. In our report for last year, we pointed out that the depression in trade had led to a serious diminution in the sales of the Northumberland societies. We have again to report but little progress made in that

county, particularly on Tyneside. The exact position may be seen by a reference to the figures. We can only hope that, with a revival of trade generally, the societies may regain the whole of the ground lost during the past two years.

The profit made amounts to £1,562,974 against £1,552,644 for 1902.

#### DISTRICT ASSOCIATIONS.

The usual quarterly conferences have been held, and various matters of co-operative interest discussed.

We have also had before us the question of endeavouring to secure greater uniformity in the preparation and presentation of the district statistical reports. With this end in view we requested the various secretaries to meet and discuss the matter with us. The result is that a form of report has been prepared and accepted which will, we hope, enable committees to obtain much information of importance with regard to the work and progress of societies generally.

#### PROPAGANDIST WORK.

During the year only one new society has been started in this section, at Felton, in Northumberland. A branch of the Broomhill Society existed here right up to the date of the new society commencing operations, and the change was brought about on account of the quarterly meeting of members of the parent society deciding to close.

In connection with two societies in the section we are still actively associating ourselves. At Thirsk, a combination of adverse circumstances had reduced the confidence of the members in their society to such a condition that the sales had fallen to less than £30 per week. With our help and advice the committee have made strenuous efforts to retrieve their position, and not without a considerable measure of success. Their sales are now more than double what they were when we first offered them assistance, and the indications still point in a forward direction.

With regard to Wigton Society, we have given our position there the most careful consideration, but we are not yet able to satisfy ourselves that the time has come when we might withdraw our support.

#### SECRETARIES' CONFERENCES.

The series of conferences devoted to matters touching more particularly the work of co-operative secretaries, to which we referred in our last report, have been well attended, and we feel sure will fill a useful place in the movement. The two meetings held during the past year at Newcastle and Carlisle were both well attended, and fruitful of promise for the future. We cannot too strongly urge upon committees to give every encouragement to their own officials to attend these conferences.

#### ANNUAL SECTIONAL CONFERENCE.

Twelve months ago, at the conference held at Whitley Bay, it was suggested that an effort should be made to extend the work of the Annual Sectional Conference, and to provide some opportunity to discuss some of the questions which are brought before Congress from year to year. We gave this matter our careful consideration, and convened a conference of representatives from societies,

which was held in Newcastle during October, at which the following arrangements were submitted and accepted :—

1. That the whole of Saturday be devoted to the work of the Annual Sectional Conference.
2. That an exhibition of co-operative productions be arranged as an auxiliary to the conference.
3. That each conference determine the place of meeting, in the succeeding year, subject to the invitations being limited to each district in its turn.
4. That an appeal for subscriptions to an exhibition fund be issued to all societies in the section.
5. That the invitation from the Newcastle-on-Tyne Society to hold the first conference and exhibition in that town be accepted.
6. That a further conference be convened of representatives from contributing societies, for the purpose of appointing a committee to carry out the arrangements.
7. No exhibition to be held in the section during Congress year.

The annual conference this year forms, therefore, a part of the scheme agreed upon.

At the time of writing, the arrangements for the exhibition are well in hand and we are hopeful that good will result to the societies in the immediate district at least.

Our thanks are especially due to those societies that have so generously contributed to the special fund.

#### EDUCATIONAL WORK.

In this direction no striking change has been made during the past year. Efforts continue to be made by the different societies, as the requirements of the different districts seem to indicate. A number of lectures arranged by us have been given, but in the majority of cases the arrangements have been made between the societies and the lecturers direct.

We may, however, mention that the sectional Education Association is doing its best to awaken interest in educational matters amongst co-operators throughout the section.

Classes have been held during the past winter in connection with the following societies :—

“Bookkeeping.”—Two classes at different centres under the auspices of the Annfield Plain Society, and one each at Ashington Industrial, Blaydon, Sunderland, West Wylam and Prudhoe, Cramlington, and Windy Nook.

“Co-operation.”—At Annfield Plain, Consett, Middlesbrough, and Sunderland.

#### TEACHERS' CLASSES.

During the past winter we have made an attempt to carry on a class in this section for the training of teachers. For some time past, great difficulty has



been found in obtaining competent teachers for classes in "Bookkeeping," "Citizenship," "Industrial History," and "Co-operation." The United Board agreed upon, and submitted, a scheme by which classes might be established in each section for the purpose of training as teachers persons within the movement having a sufficient knowledge of the aims and methods of co-operative work, and at the same time anxious to impart that knowledge to others. At the early part of the winter we obtained the services of a gentleman competent to undertake such a class, and issued circulars to societies upon the matter. The class was to be held in Newcastle at fortnightly intervals, and the first evening we were favoured by the presence of four students only. On the second evening the attendance was only two, and after careful consideration the sectional board decided that it would not be advisable under the circumstances to continue the class. We hope to make another effort next winter, an announcement of which will be made through societies in due course.

#### CHORAL COMPETITION.

The co-operative choral competition, held in the C.W.S. Meeting Room at Newcastle on April 25th last year, was a great success. The competing choirs sang the selected pieces before a fairly large audience. At the conclusion, the judge, Mr. James McCallum (whose recent death we very much deplore), awarded the shield to the Sunderland choir. On account of the delay in executing the design of the shield, it was not available for presentation to the winning choir on the day of competition, but during the winter it was presented publicly by Mr. J. C. Gray, in our name.

We are arranging for this year's competition to be held on Thursday evening, May 5th. So far five choirs have entered for competition, and we hope that the result will be more satisfactory, even than that of last year.

S. GALBRAITH, Chairman.

B. TETLOW, Secretary.

#### REPORTS OF THE DISTRICT ASSOCIATIONS.

##### No. 1.—NORTH NORTHUMBERLAND.

##### Executive Committee.

|  |  |
|--|--|
| Mr. James Strong (chairman), Ashington.                            | Mr. John Davison (sectional representative), Bedlington. |
| „ Robert Bell (educational and statistical secretary), Bedlington. | „ George Atkinson, Choppington.                          |
| „ Geo. Hardy (secretary), Bank Top, Bedlington.                    | „ J. M. Gilliams, Ashington.                             |
|  | „ Wm. Dunn, Guide Post.                                  |
|  | „ J. Herdman, Newbiggin.                                 |

During the past year we have held three conferences and an exhibition. Important subjects have been introduced and discussed with interest and profit by a large attendance of delegates.

The first conference was held at Broomhill on Saturday, May 9th. The special subject was the statistical report, which was introduced in a very racy manner by Mr. R. Bell, and created a long and animated discussion. Mr. B.

Tetlow then introduced the subject of the advisability of holding another exhibition, which took place at the new premises of the Blyth Central Society on the August Bank Holiday, and which was a thorough success. The attendance was exceptionally large, and the influence will be felt for some time to come.

The second conference was held at Howick on September 19th, this being the seat of Earl Grey. Through his kindness representatives and visitors were allowed to see through the hall and the grounds, and the conference was favoured with the presence of Earl Grey, who welcomed the delegates and took part in the discussion. Mr. B. Tetlow read a paper giving suggestions with respect to stocktaking and auditing of societies' accounts, after which Mr. John Cairns, Bedlington, gave in an interesting manner a report of the Congress at Doncaster.

The third conference was held at Cambois on Saturday, November 21st. In the absence of the chairman, Mr. Jos. Locke took the chair, and made some very interesting remarks. Mr. John Davison then read Mr. Wm. Barnett's paper entitled "Should there be a Retiring Allowance to the Directors of C.W.S.?" which created a very one-sided discussion, the conference being dead against the paper.

At each conference the delegates have been well entertained by the societies visited, to whom, and also writers and readers of papers, hearty votes of thanks were duly tendered.

The following is the financial statement for the year 1903: -

| Receipts.                                   |     |       | Expenditure.                      |     |       |
|---|-----|-------|-----------------------------------|-----|-------|
|   | £   | s. d. |                                   | £   | s. d. |
| To Cash received from Sectional Office..... | 13  | 11 6  | By Executive Meetings .....       | 5   | 0 2   |
| „ Due to Secretary.....                     | 1   | 16 11 | „ Conferences .....               | 6   | 19 7  |
|   |     |       | „ Deputations and other Meetings. | 1   | 2 2   |
|   |     |       | „ Postages .....                  | 0   | 10 6  |
|   |     |       | „ Printing .....                  | 1   | 16 0  |
|   | £15 | 8 5   |                                   | £15 | 8 5   |

GEORGE HARDY, Secretary.

## No. 2.—SOUTH NORTHUMBERLAND.

### Executive Committee.

|   |  |
|---|--|
| Mr. Jacob Fisher (chairman), Scaton Delaval.                      | Mr. T. Whitnell, Newcastle-on-Tyne.      |
| „ Thomas Thompson (hon. secretary), North Shields.                | „ R. Salley, Walker.                     |
| „ F. Robertson (educational and statistical secretary), Wallsend. | „ J. Endean, Cramlington.                |
|   | „ T. Reid, Willington Quay.              |
|   | „ J. Warwick (sectional representative). |

During the past year two conferences have been held in the district, at both of which the attendance of delegates was fully up to the standard of previous years, and the interest in the discussions was well sustained.

A third conference would have been held but for the fact that the sectional conference took place in this district, at Whitley Bay, prior to Congress, and the next conference will be held just a little late for inclusion in this report.

The first conference was held in St. Oswin's Hall, Tynemouth, on Saturday, October 10th. and was attended by upwards of seventy delegates. The chairman

I have much pleasure in submitting the following report of the work done by the Executive during the past year. It is most gratifying to find that, notwithstanding the severe depression in trade, co-operation continues to make steady progress in our midst. Sales, membership, and share capital show a decided improvement. Some societies are busily engaged in the extension of their central premises, whilst others are equally industrious in the establishment of new branches, all tending to show that in spite of the keen competition they

have to meet co-operation is full of life and vitality, slowly yet surely bringing about the betterment of the working class.

During the period now under review the executive have held four meetings, and in addition to other business made arrangements for three conferences.

The first was held under the auspices of the Carlisle Society on Saturday, May 9th, 1903, Mr. Ciappessoni presiding. The chairman first congratulated the Carlisle Society on being able to meet in their new and commodious hall, and hoped that the extensions that were now being made would result in increased prosperity to the society, effecting a wider and deeper influence upon the community. Nominations for the district executive were handed in, after which Mr. Graham was called upon to read the Rev. E. Forrest's paper on "Co-operation from the Standpoint of a Parish Priest." A general discussion followed, in which several delegates took part. A hearty vote of thanks was accorded to the writer of the paper, and to Mr. Graham for the excellent manner in which it had been read.

Our second conference was held at Keswick on Saturday, August 15th, 1903, Mr. Graham presiding. The principal item on the agenda was a paper prepared and read by Mr. Brown, of Carlisle, on "Trusts and Combines." The paper had a favourable reception from the delegates present, and the writer was highly complimented upon the interesting, instructive, and lucid way in which he had handled his subject.

The third and last conference was held at Workington, under the auspices of the Beehive Society, on Saturday, November 14th, 1903, Mr. Graham presiding. The first item on the agenda was the educational and statistical report prepared by Mr. Little (Longtown), which in his absence was read by Mr. Hunt. The report was a most encouraging one, and the manner in which the details were presented was thoroughly appreciated by all present. Item number two was—"The desirability of employing only certified auditors and independent stocktakers in connection with societies' accounts." The subject was introduced by Mr. Ciappessoni, and gave rise to a long and lively debate, at the close of which the following resolution was unanimously agreed to:—

Being aware of the great evils arising from improper stocktaking and inefficient auditing, this conference earnestly draws the attention of committees of societies to the desirability of employing only certified auditors and independent stocktakers in connection with societies' accounts.

This was, in the opinion of those present, the most successful conference which had been held for some time.

The following is the financial statement for the year 1903:—

| Receipts.                                   |  | £   | s. | d. | Expenditure.                      |  | £   | s. | d. |
|---|--|-----|----|----|-----------------------------------|--|-----|----|----|
| To Cash received from Sectional Office..... |  | 18  | 15 | 5  | By Executive Meetings .....       |  | 6   | 16 | 11 |
|   |  |     |    |    | „ Conferences .....               |  | 7   | 6  | 6  |
|   |  |     |    |    | „ Deputations and other Meetings. |  | 4   | 6  | 6  |
|   |  |     |    |    | „ Postages .....                  |  | 0   | 5  | 6  |
|   |  | £18 | 15 | 5  |                                   |  | £18 | 15 | 5  |

JOHN MURDOCH, Secretary.



## No. 4. — WEST DURHAM AND SOUTH NORTHUMBERLAND.

## Executive Committee.

|   |   |
|---|---|
| Mr. T. W. W. Ritson (chairman), West Stanley.                     | Mr. W. Scott (sectional representative), Blaydon. |
| „ G. T. Eggleston (secretary), Consett.                           | „ F. Charlton, Throckley.                         |
| „ W. Hewison (educational & statistical secretary), West Stanley. | „ W. Fletcher, Swalwell.                          |
|   | „ J. Harrison, Tantobie.                          |

I have again pleasure in submitting the following report of the work of this district association for the past twelve months. During the period three conferences have been held, and arrangements for the fourth are fully in hand, but not in time for this report.

During the year one of our esteemed members of the executive has passed away and one of the North's most ardent co-operators, Mr. David Henderson, representative for Blaydon.

Our first conference was held in the old Wesleyan Chapel, Prudhoe, under the auspices of the West Wylam and Prudhoe Society, on April 25th, 1903. In the absence of the president, Mr. Wilkinson (secretary of the society) was unanimously voted to the chair and welcomed the delegates to Prudhoe.

Mr. Wm. Fletcher, of Swalwell, then read his paper on "Electrical power, as required to meet the requirements of co-operative societies," an excellent and instructive paper treating with the relative costs of plants—steam, gas, oil, electricity, working cost, depreciation—illustrated with diagrams on the black-board, after which an intelligent and instructive discussion followed, the chief points of benefit to the movement being noted and emphasised. Votes of thanks to the chairman and Mr. W. Fletcher, for his able and instructive paper, were carried unanimously. A sumptuous repast then followed, provided by the West Wylam and Prudhoe Society, to which the delegates did ample justice.

Our second conference was held at Annfield Plain, in their beautiful new hall, on September 19th, 1903. Mr. R. Bates was unanimously voted to the chair, and welcomed the delegates to Annfield Plain in the name of his committee and society. After the reading of the last conference minutes by the secretary, Mr. T. W. W. Ritson, West Stanley, moved a vote of condolence to the widow and family of the late David Henderson (one of our executive), who had died since our last conference, and pointed out the great loss the committee had sustained and the movement generally—no one could tell what the movement owed to his great efforts. This was seconded, all the members of the conference responding by rising to their feet in silent sympathy. Mr. J. Crawford, of the Annfield Plain committee, then read his paper, entitled "Co-operation: its work and developments," after which a very lively and interesting discussion followed, much regret being expressed that the paper had not been printed for the delegates. Votes of thanks were passed to the reader for his paper, and to the chairman. A sumptuous repast followed, provided by the inviting society.

Our third conference was held at Consett, in the large clubroom of the new premises, Mr Geo. Lewis (president of the Consett Society) presiding. Before commencing the business of the conference, Mr. Wm. Scott, of Bladon, moved a vote of condolence with Mr. W Fletcher and his wife and family on the loss of their daughter, she having died since our last conference. This was seconded, all the members of the conference responding by rising to their feet in silent sympathy, after which Mr. B. Tetlow (secretary of the Northern Section of the Co-operative Union) read his paper, entitled "Co-operation, the hope of the Democracy." A splendid discussion followed on the paper from many interesting standpoint. Votes of thanks were passed to the chairman, and to Mr. B. Tetlow for his excellent paper.

At each conference the delegates have been well entertained by the society visited, to whom, and also the writers and readers of papers, hearty votes of thanks were duly tendered.

The following is the financial statement for the year 1903 :—

| Receipts.                                   |    | £  | s. | d.       | Expenditure.                      |   | £  | s. | d.       |
|---|----|----|----|----------|-----------------------------------|---|----|----|----------|
| To Cash received from Sectional Office..... | 11 | 15 | 5  |          | By Executive Meetings .....       | 5 | 8  | 1  |          |
|   |    |    |    |          | „ Conference .....                | 4 | 9  | 4  |          |
|   |    |    |    |          | „ Deputations and other Meetings. | 1 | 13 | 0  |          |
|   |    |    |    |          | „ Postages.....                   | 0 | 5  | 0  |          |
|   |    |    |    | £11 15 5 |                                   |   |    |    | £11 15 5 |

GEORGE T. EGGLESTON, Secretary.

#### No. 5.—EAST DURHAM.

##### Executive Committee.

|   |                                     |
|---|-------------------------------------|
| Mr. Thos. Wallace (chairman), Jarrow.                 | Mr. Joseph English, Birtley.        |
| „ Joseph Bruce (secretary), Chester-le-Street.        | „ William Dalrymple, South Shields. |
| „ F. A. Christal (statistical secretary), Sunderland. | „ William Flynn, Gateshead.         |
|   | „ A. D. Jennings, Jarrow.           |

Mr. W. R. Rae (representative on sectional board), Sunderland.

In presenting our annual report the committee have pleasure in reporting that all the societies in the district are in a healthy and prosperous condition. Several additions to buildings have been completed and opened out during the year, whilst several new branches are in course of erection in order to meet the requirements of the members.

Four very successful conferences have been held during the year, the first of which was held at Murton Colliery on April 25th, 1903, at which Mr. A. D. Jennings read Mr. G. Hine's paper on "Credit Trading," and produced a very animated discussion.

The second conference was held at Craghead and Holmside on August 1st, 1903. Mr. A. D. Jennings read a paper on "Loyalty," urging societies to be more loyal to the C.W.S. and the 'productives.' In the discussion which took place several delegates thought that the C.W.S. did not do all that it might to encourage loyalty in meeting the societies in exceptional circumstances.

The third conference was held at Chester-le-Street on October 24th, 1903, when several of the Congress resolutions were introduced by Mr. W. R. Rao in a brief address, and he moved the following resolution:—

That this conference expresses its entire agreement with the resolutions and decisions arrived at by Congress, viz., (a) "Dividends," (b) "Election of Committees," and (c) "Share Capital," and the delegates here present do hereby promise to bring the said resolutions before their respective committees and members in order to have them carried out.

The resolution was carried with only two dissentients.

The fourth conference was held at Gateshead on January 23rd, 1904. Mr. Wm. Flynn introduced the Congress resolution:—

The desirability of employing only certified auditors and independent stockholders in connection with societies' accounts.

It was decided to strike out the word "independent" and substitute the word "qualified." In this amended form the voting was 26 for and 9 against. The resolution was declared carried in its amended form. The next resolution on "The necessity of reserve funds" was carried unanimously, also the resolution on "The importance of depreciation."

The following is the financial statement for the year 1903:—

| Receipts.                                   |     |       | Expenditure.                        |     |       |
|---|-----|-------|-------------------------------------|-----|-------|
|   | £   | s. d. |                                     | £   | s. d. |
| To Cash received from Sectional Office..... | 11  | 5 1   | By Committee Meetings .....         | 4   | 15 10 |
|   |     |       | „ Conferences .....                 | 5   | 0 7   |
|   |     |       | „ Deputations and other Meetings. . | 1   | 2 4   |
|   |     |       | „ Postages .....                    | 0   | 6 4   |
|   | £11 | 5 1   |                                     | £11 | 5 1   |

JOSEPH BRUCE, Secretary.

#### No. 6.—SOUTH DURHAM.

##### Executive Committee.

Mr. M. Price (chairman), Coxhoe.  
 „ T. Readshaw (statistical secretary),  
 Bishop Auckland.  
 „ S. Galbraith (sectional representa-  
 tive), Brandon.

Mr. Wm. Davison (dist. sec.), Pitlington.  
 „ Wm. Holmes, Hetton Downs.  
 „ Jas. Davison, Newbottle.  
 „ S. Whiteley, Brandon.  
 „ Jas. Davison, Bishop Auckland.

In presenting the annual report of the above district it is gratifying to be able to report that the four conferences that have been held have been well attended and great interest evinced in the various subjects under discussion.

The first conference was held at Brandon, on March 21st, 1903, when Miss Harris read a paper by Miss Davies, entitled 'The Open Door.' A good number of delegates and visitors were present. A splendid discussion took place, and the committee thought it was a good help to our conferences to "open the door" to the women's guild to come in.

The second conference was held at Tow Law on June 27th, 1903. Mr. Joseph Bell, with credit to himself, read Mr. O. Balmforth's paper, entitled "Educational Funds their Necessity and Importance." More than an ordinary

debate took place on this paper. Tow Law people, also our committee, thought it was one of the best conferences they had attended for years.

The third conference was held at Coxhoe, on October 10th, 1903. A paper, entitled "The Co-operative Wholesale Society from the Standpoint of the Women's Guild," was read. The paper did not suffer from the reader, nor from the women's guild. It was clear and lucid, and spoke out in such a way that convinced all present, I think, that the society which is most loyal to the C.W.S. is the society that will flourish most. All praise to the committee for their wise choice of a paper like the one referred to.

The fourth conference was at Willington, on January 9th, 1904. Mr. Hamilton read Mr. Tetlow's paper, entitled "Suggestions with respect to Stocktaking and Auditing of Societies' Accounts." The paper showed the marked ability of Mr. Tetlow, and no district will suffer lack of enterprise or progress that gets delegates to take to their different societies the teachings of such papers, and societies' committees to adopt them.

We, as a committee, amid all the bright things we have said, have to report that three of the largest societies in our district will neither promise to send delegates nor entertain conferences. It is a great pity that they do not see their way clear to be in sympathy with the Co-operative Union and the propaganda work of the same. The Union showed the Government of this country the injustice of assessing income tax on co operative societies, and yet, for all this, these professedly intelligent societies stand aloof. We hope the day is not far off when they will see their way clear to get into the Union.

The following is the financial statement for the year 1903:—

| Receipts. |                                 | £   | s. | d. | Expenditure. |                                 | £   | s. | d. |
|-----------|---------------------------------|-----|----|----|--------------|---------------------------------|-----|----|----|
| To        | Cash received from Sectional    |     |    |    | By           | Executive Meetings              | 6   | 4  | 8  |
|           | Office.....                     | 15  | 5  | 0  |              | Conferences                     | 6   | 6  | 3  |
| "         | Cash due to Secretary, December |     |    |    |              | Deputations and other Meetings. | 0   | 16 | 6  |
|           | 31st, 1903                      | 0   | 12 | 10 |              | Postages                        | 2   | 10 | 5  |
|           |                                 | £15 | 17 | 10 |              |                                 | £15 | 17 | 10 |

WILLIAM DAVISON, Secretary.

#### No. 7.—SOUTH DURHAM AND NORTH RIDING OF YORKSHIRE.

##### Executive Committee.

|  |                                   |
|--|-----------------------------------|
| Mr. Thos. Scarth (chairman), Stockton.                         | Mr. James Hall, Darlington.       |
| " J. Hind (district sec.), Middlesbro'.                        | " John Headlam, Whitby.           |
| " R. Turnbull (statistical and educational secretary), Loftus. | " Miles Harwood, West Hartlepool. |
|  | " John Clayton, Skelton.          |

Mr. T. Adams (representative from sectional board), Stockton.

The executive of this district have to report that four conferences have been held during the year, at all of which great interest was manifested, and interesting discussions took place, notably the joint conference with the women's guild, held at Middleton-in-Teesdale. The attendances have been large and well maintained. The education committees and women's guild, with visiting members, being much in evidence.



The first conference was held on Saturday, April 18th, at West Hartlepool, when Mr. Usher (chairman of the entertaining society) presided. Mr. Turnbull presented his annual statistical report, which was, as usual, of an exhaustive character, showing the comparison of the year's work of the various societies in the district, also the education agencies in operation. This report at each yearly meeting gives rise to lively and interesting discussions. Mr. Turnbull received the deserved thanks of the conference for his services.

The second conference was held on Saturday, July 25th, at Malton, and was exceptionally well attended. Mr. Tetlow (Northern sectional secretary) read his paper entitled "Co-operation, the hope of democracy," which he presented in his usual forcible style. The Northern Sectional Board, who had been holding a meeting at Malton, were present at the conference, and took a prominent part in the discussion of the paper. The chairman of the Malton Society (Mr. Garbutt) presided. A public meeting was held in the evening.

The third conference was held on Saturday, September 26th, at Middleton-in-Teesdale. This being the first joint conference with the women's guild in the district, a very large attendance of representatives were present from all parts. Mr. T. Bowron presided. The paper selected was "The Co-operative Wholesale Society, from the standpoint of the Women's Co-operative Guild," which was read to great advantage by Miss Llewelyn Davies, of Kirby Lonsdale. A lively discussion took place, which showed that a great diversity of opinion existed relative to some of the points raised in the paper.

The fourth conference was held on Saturday, January 9th, 1904, at Stockton-on-Tees, under the presidency of Mr. Thos. Adams. Mr. Barnett's paper, entitled "Should there be a retiring allowance to the directors of the Co-operative Wholesale Society?" was read by Mr. G. McEwan, secretary of the Stockton Society.

The executive have had under consideration the extension of co-operation to parts of the districts where no store exists, and such ground is now receiving better attention by existing societies.

Educational work, to which so much of the success of co-operation is due, continues to be taken up with great zest by some of the societies of this large district.

The following is the financial statement for the year 1903:—

| Receipts.                                   |  | £  | s. | d. | Expenditure.                      |  | £  | s. | d. |
|---|--|----|----|----|-----------------------------------|--|----|----|----|
| To Cash received from Sectional Office..... |  | 18 | 15 | 1  | By Conferences .....              |  | 14 | 15 | 7  |
|   |  |    |    |    | „ Deputations and other Meetings. |  | 3  | 2  | 9  |
|   |  |    |    |    | „ Postages .....                  |  | 0  | 16 | 9  |
| <hr/>                                       |  |    |    |    | <hr/>                             |  |    |    |    |
| £18 15 1                                    |  |    |    |    | £18 15 1                          |  |    |    |    |

JOHN HIND, District Secretary.

## (4) NORTH-WESTERN SECTION.

At the first meeting, held June 13th, 1903, the following appointments were made:—

*Chairman*: Mr. E. Booth.

*Secretary*: Mr. A. Whitehead.

Representatives to the—

*United Board* ..... Messrs. S. Fairbrother, J. Johnston, and  
J. T. Taylor.

(Messrs. Fairbrother and Taylor to serve on the Office Committee):

*Educational Committee* ..... Messrs. E. Booth and J. Thompson.

*Productive Committee* ..... Messrs. S. R. Foster and J. Greenwood.

*Joint Propaganda Committee* ..... Messrs. G. Hayhurst and  
A. Percival.

*North-Western Sectional Educational Committees' Association* ....  
Mr. B. Woolfenden.

Eleven meetings of the Sectional Board have been held during the year, at which the attendance of members has been as follows:—

|                      | Present. | Sick | Absent |
|----------------------|----------|------|--------|
| E. Booth .....       | 11       | —    | —      |
| S. Fairbrother ..... | 11       | —    | —      |
| J. W. Fawcett .....  | 10       | —    | 1      |
| S. R. Foster .....   | 11       | —    | —      |
| J. Greenwood .....   | 11       | —    | —      |
| G. Hayhurst .....    | 11       | —    | —      |
| J. Johnston .....    | 10       | —    | 1      |
| W. Knights ....      | 8        | —    | 3*     |
| M. Parkes .....      | 11       | —    | —      |
| A. Percival .....    | 9        | 2    | —      |
| T. Redfearn .....    | 11       | —    | —      |
| J. T. Taylor .....   | 10       | —    | 1      |
| J. Thompson ..       | 10       | —    | 1      |
| J. Turner .....      | 9        | —    | 2      |
| B. Woolfenden .....  | 10       | —    | 1      |

Hon. Members:—

|                      |   |   |   |
|----------------------|---|---|---|
| C. J. Beckett.....   | 4 | — | — |
| A. Greenwood .....   | — | — | — |
| F. Hardern .....     | 1 | — | — |
| J. H. Watson .....   | — | — | — |
| T. Wilberforce ..... | — | — | — |

\* Two on Deputation.

The various members elected by the several districts were appointed representatives on the executives of the districts from which they are elected, and the three sectional representatives as follows:—Mr. J. W. Fawcett to the North Lonsdale District; Mr. J. Johnston to the Cheshire and North Wales; and Mr. J. Thompson to the Rossendale District.

At the Doncaster Congress the rules of the Union were amended in order to increase the number of representatives on this Sectional Board to twenty, one to be elected by each of the sixteen districts, and the remaining four by the societies in the section. A scheme was submitted to the Board at its first meeting for electing the additional representatives, but after due consideration it was resolved to leave the election of these until the voting papers were issued for the next election of the whole of the members.

#### PROGRESS IN THE SECTION.

The following table shows a comparison of the progress during the year of the societies in the section, including both distributive and productive, but excluding the Co-operative Wholesale:—

|                     | 1902.         | 1903.         | Increase.  | Decrease |
|---------------------|---------------|---------------|------------|----------|
| Societies .....     | 506 ..        | 508 ..        | 2 ..       | —        |
| Members .....       | 821,352 ..    | 849,952 ..    | 28,600 ..  | —        |
|                     | £             | £             | £          | £        |
| Share Capital ..... | 11,819,898 .. | 12,166,907 .. | 347,009 .. | —        |
| Sales .....         | 24,593,877 .. | 25,212,580 .. | 618,703 .. | —        |
| Profits .....       | 3,835,442 ..  | 3,924,110 ..  | 88,668 ..  | —        |

#### *Number of Employés.*

|                   |           |           |        |   |
|-------------------|-----------|-----------|--------|---|
| Productive .....  | 9,476 ..  | 9,635 ..  | 159 .. | — |
| Distributive .... | 16,902 .. | 17,289 .. | 387 .. | — |

It will be seen from the foregoing comparison that satisfactory progress has been made, especially if the fact is borne in mind, that the state of trade has been very seriously affected, perhaps more so in this Section than any other.

We are sorry to again complain of the non-compliance on the part of many societies in the section, with the numerous requests made by the Central Office for statistical information, as it does not allow of a true and accurate report of the position of co-operation in the section being prepared when particulars from so many societies are wanting; we earnestly hope that in future secretaries will do all in their power to furnish the particulars required.

#### SECTIONAL CONFERENCES.

During the year four sectional conferences have been held, the first at Heckmondwike on July 18th, when Mr. S. Wood introduced the resolution submitted to Congress by the Productive Committee referring to the vast amount of goods sold in the movement, yet such a small quantity of these being produced by co-operators; and urged the delegates present to use their best endeavours to push as far as possible the manufactures of the various productive societies and the Wholesale Societies.

The second was held at Bolton on October 17th, and the subject for consideration was "Preferential Tariffs or Free Trade," which was ably introduced by Mr. T. Redfearn. At this conference Mr. D. J. Shackleton, M.P., brought before the conference the importance of the claims of the British Cotton-Growing Association, and the delegates present passed a resolution asking the Board to issue a circular to societies in the section appealing for grants to this association. Accordingly a circular was issued, and as a result about £3,000 has been subscribed.

The third was held at York on February 13th, Mr. E. Booth reading Miss Halford's paper on the "International Co-operative Alliance," enlarging on the same, expressing his opinion that the work being done by the Alliance was one of incalculable good, and urging the delegates present to use their influence in their own societies where they were not already members of the Alliance to join at once. At this conference voting took place for the selection of place for holding the next Sectional Demonstration and Choir Contest, four societies inviting the same, the voting terminating in favour of Bradford.

The fourth conference was held at Preston on April 30th, when Mr. R. Winfrey's paper on "Small Holdings" was considered.

The conferences have been very well attended and great interest has been taken in the discussions by the delegates.

#### SECRETARIES' CONFERENCES.

A new experiment has been tried during this Congress year of convening conferences of secretaries of societies, at which subjects of great importance to secretaries might be discussed.

The first conference was held at Manchester on Saturday, November 28th, when Mr. A. Varley, the secretary of Lancaster and Skerton Society, read a paper on "The Duties of a Secretary." This dealt fully with the various duties falling upon the secretaries, and the general expression of opinion was that it was desirable to convene conferences of this character periodically at which some particular subject might be introduced and questions invited.

There were over 230 secretaries present at the first conference and about 200 other delegates.

In accordance with the wishes of the delegates present the Board have convened another conference which is fixed to take place at Leeds on Saturday, April 16th, and Mr T. Wood, Manchester, has kindly prepared a paper on "Expenses and Depreciation: Their Application to Co-operative Societies." The names of 189 secretaries and 141 delegates have been sent in which promises very well for the success of this, the second conference.

#### JOINT MEETING.

A joint meeting of members of the Board and district representatives was held on November 7th, when Mr. J. Thompson read a paper on "Conference Papers," which advocated a certain number of papers being prepared by eminent persons and submitted to the district conferences and thus obtaining a consensus of opinion from the whole of the section on any subject laid down for considera-



tion. The paper met with a very fair reception, and it was resolved to print copies and send out for the consideration of the various district executives.

Another joint meeting has been fixed to take place on April 23rd, at which the annual reports of the districts will be considered, also the decisions of the district executives on the paper submitted to them by Mr. Thompson.

#### ANNUAL SECTIONAL DEMONSTRATION.

The first annual demonstration took place at Burnley, on September 23rd to 26th, 1903, inclusive, and consisted of an exhibition of co-operative productions; a conference of employes; and also a choir contest organised by the Sectional Choral Association. The exhibition was in every way a success, the greatest difficulty we had to contend with being the obtaining of a room large enough to contain all the exhibits, but eventually an old mill was found and converted into an exhibition room, but at considerable expense.

The employes' conference was held on the Wednesday afternoon in the Co-operative Hall, when Mr J. Evans (Accrington) read a paper on "The Duty of the Employé to the Movement," and was a most successful gathering, many of the employes taking part in the discussion.

The choir contest was held in the Mechanics' Institute, when seven choirs competed for the shield offered by the United Board, and the following cash prizes: £12. 12s.; £8. 8s.; and £4. 4s. The Leeds Choir was successful in winning the shield and first prize; Huddersfield, second; and Burnley, third. The test piece selected was Elgar's "Weary Wind of the West." The contest was considered very good being the first arranged, and we hope that more choirs will enter for the contest this year.

#### CONVALESCENT HOMES.

We are pleased to report that progress is now being made with the establishment of convalescent homes in this section. The scheme has been divided into two parts, viz, a seaside and an inland home. For the seaside home a plot of land has been taken at Lytham, on the Lancashire coast, and for the inland home Cheven Dell Hall and estate, at Otley, has been acquired. The estimated cost of the whole scheme when completed will be 24,000, and the members of the Wholesale Society have sanctioned the taking up of £8,000 in shares when the societies in the section have subscribed £16,000. Over one-half of this amount has up to the present been guaranteed, and we hope the remainder of the capital required will be subscribed within the next twelve months. We recommend the scheme to the earnest consideration of all the societies, and trust that the largest and wealthiest section of the movement will take its place in bringing to a successful conclusion the work thus undertaken on behalf of the whole section. A special society has been registered under the Industrial and Provident Societies Act under the title of the North-Western Co-operative Convalescent Homes Association Limited, and each society becoming a member of the association is required to take up one £1 share for every forty of its members.

#### GENERAL MATTERS.

The amount of subscriptions to the Union from societies in the section is again an increase on the previous year, as out of a total subscription of £8,896.

14s., the sum of £3,356 11s. 3d. was subscribed by North-Western societies (excluding £250 paid by the Co-operative Wholesale Society), this being an increase of £100. 9s. 2d. on the amount subscribed the previous year in the section.

The following societies have been admitted as members of the Union during the year :—Allerton, Bagslate, Bakewell, Colwyn Bay, Eagley, Ffynnon Groyw, Grauge-over-Sands, Hoylake and West Kirby, Llanrug, Market Weighton, North Wales Quarries, Oxcroft, Park Lane, Pocklington, Ribchester, Shawforth, and Water.

We are pleased to again report that the relations existing between the district associations and the Board continue to be of a most cordial character. They have worked most harmoniously with us and have always been ready to assist in any matters where they have been requested, and we feel that it would be unjust to conclude this report without testifying our appreciation of their very valuable assistance, and our hopes that this good feeling may continue.

E. BOOTH, Chairman.

A. WHITEHEAD, Secretary.

## REPORTS OF THE DISTRICT ASSOCIATIONS.

### No 1.—AIREDALE.

#### Executive Committee.

Mr. J. Mitchell (chairman), Keighley.  
 „ M. Hopwood (secretary), Bradford.  
 „ G. Spencer, Great Horton.  
 F. J. Hart, Windhill.

Mr. J. C. Gration, Leeds.  
 „ H. Holden, Denholme.  
 „ John Baldwin, Bradford.

Representative on Sectional Board : Mr. S. R. Foster, Bingley.

During the past year the executive has arranged four conferences.

The first was held at Keighley, on the invitation of the Keighley Industrial Society, when Mr. F. J. Hart read the Rev. E. F. Forrest's paper on "Co-operative Education, a Necessity of the Age."

The second was held at Bradford under the auspices of the Bradford Cabinet Makers' Society, when Mr. M. Hopwood read a paper on "Social Problems," dealing chiefly with Housing and Land questions.

The third conference was held at Birkenshaw, when Mr. H. Brooke read a paper on "Co-operation as a Factor in Social and Industrial Life."

The fourth conference was a joint one in conjunction with representatives from branches of the women's guild in the district, and was held in the People's Hall, Leeds, under the auspices of the Leeds Society, when Mr. J. Lloyd read a paper on "Co-operation and its Future Development."

The conferences were well attended, the discussions well sustained, and we trust were of a profitable character.

The Airedale Manufacturing Society regrets to report a decrease in its turnover, due to a combination of circumstances. The persistent bad weather during last season and the high price of materials, in conjunction with a general slackness of trade, are reasons more than sufficient to account for before-mentioned decrease.

The Bradford Cabinet Makers' Society, whilst showing a decrease, had a fairly good year. Its profits after paying interest on capital, enabled them to pay a dividend of 4d. per pound to purchaser and labour, and 1d. per pound to capital, and also to add considerably to the reserve fund.

The Keighley Ironworks Society report an increase in trade over 1902, maintaining the usual profits. In the machine and bedstead departments trade had only been quiet during part of the year, but in their newest venture—the mattress department—they are pleased to report a very large increase. To meet the growing demand they had put down a plant, and were now drawing their own wire, with very good results.

We trust the year upon which we have entered may witness a general trade revival, and thus give to our societies a fillip that will result in new records being made by the various branches of the movement.

The following is the financial statement for the year 1903:—

| Receipts.                            |     |       | Expenditure.   |     |       |
|--------------------------------------|-----|-------|--|-----|-------|
|                                      | £   | s. d. |  | £   | s. d. |
| To Cash in Hand, April 30th, 1903 .. | 0   | 10 6½ | By Attendances—Executive Meetings                        | 6   | 15 11 |
| „ Grant from Co-operative Union..    | 12  | 0 0   | „ „ Other District Conferences                           | 0   | 19 10 |
| „ Subscriptions from Societies ....  | 7   | 6 6   | „ „ Sectional Conferences ....                           | 1   | 3 6   |
|                                      |     |       | „ Special Propaganda—Deputations<br>to Societies .....   | 0   | 5 0   |
|                                      |     |       | „ General Printing and Stationery.                       | 0   | 7 0   |
|                                      |     |       | „ Postages .....   | 0   | 15 6  |
|                                      |     |       | „ Secretary's Salary .....                               | 2   | 12 0  |
|                                      |     |       | „ Delegate to Congress .....                             | 2   | 0 0   |
|                                      |     |       | „ Balance in hand of Treasurer,<br>April 1st, 1904 ..... | 4   | 18 3½ |
|                                      |     |       |  |     |       |
|                                      | £19 | 17 0½ |  | £19 | 17 0½ |

Audited—  
H. WHALLEY.

M. HOPWOOD, Secretary.

## NO. 2.—BOLTON.

### Executive Committee.

|  |                               |
|--|-------------------------------|
| Mr. John Grundy (chairman), Walkden.                         | Mr. John Bleakley, Radcliffe. |
| „ James Crook (secretary), 159, Esk-<br>rick Street, Bolton. | „ John Horrocks, Bolton.      |
| „ Thomas Barlow, Farnworth.                                  | „ Samuel Swarbrick, Chorley.  |
| „ Edward Jones, Earlestown.                                  | „ John Smith, Leigh.          |

Sectional Representative: Mr. S. Fairbrother, Bolton.

Representative of Educational Committees' Association: Mr. John E. Connor,  
Bolton.

In presenting the annual report of the work of our district association, we are pleased to say that the societies are making steady progress. The

co-operative idea seems to be fairly maintained and the value of co-operation fully appreciated, and much interest is taken in our district conferences. We have during the year brought before the societies the importance of education, and urged upon them the necessity of giving a portion of their profits to educational work. At our last conference we also brought the question of Convalescent Homes before the delegates, with a request to give the matter their earnest attention, and we hope those societies which have not taken up shares will bring the matter before their members, and that they will come to a favourable decision.

The trade done by the societies is fairly satisfactory, especially when we consider the depression now prevailing in the iron and cotton industries. No new societies have been formed in the district, as it is well covered with branches of the existing societies.

During the year we have held four executive meetings and four conferences. The conferences have been well attended, and included representatives from the Co-operative Wholesale Society, Insurance and Newspaper societies, Sundries Manufacturing Society, Labour Association, and the women's guilds.

Our first conference was held at Leigh, on Saturday, April 18th, when Miss Bamford gave a very interesting address on Miss Davies's paper, "The Open Door." A very good discussion ensued, the general opinion being that high prices and big dividends kept the poor from joining the movement.

The second conference was held at Chorley, on July 11th. Mr. Thos. Hood (Chorley) read his paper, "Robert Owen." The paper was very much appreciated, and the writer was highly complimented for introducing the subject of Mr. Owen's life and work.

The third conference was held at Farnworth, on October 10th, when Mr. Rigg (secretary of Farnworth Society) read his paper, "Our Accounts." The writer said that the accounts of societies were, generally speaking, well and clearly defined, but need to be on more identical lines. He would prefer to see a more uniform balance sheet, so that we could compare one society's dealings with another. A very good discussion followed, dealing with working expenses, stock-taking, and efficient auditing.

The fourth conference was held on January 9th, 1904, on the premises of the Bolton Cabinet Makers, when Mr. Lee (a member of the committee) read his paper, "Co-operative Production and its Failures." The writer thought that to be successful we must, to some extent, follow out the methods of the private traders. A very fair discussion was held, but several of the delegates thought the writer took a rather pessimistic view of co-operative production.





Of the thirty-three societies comprising the district, eight do not subscribe to the Co-operative Union funds, three being coal societies and one builders' society, whilst the Halifax Brotherhood have not been accepted. The number of store members is now 43,498, being a decrease of 143. The amount of share capital has been increased by £13,028, one-third of this being acquired by the Halifax Flour Society, and nearly one-half has found its way to the stores at Todmorden, Brighouse, Hebden Bridge, and Queensbury. The trade done, taken in the aggregate, shows a slight decrease of £3,901 in the distributive societies—Halifax Industrial reporting a falling off of £6,936, whilst Queensbury £2,175, Brighouse £1,883, Holmfild £1,776, and Barkisland £1,081 are happy with increases, the two latter equalling a rise of 26 and 41 per cent respectively. The productive societies on the whole show an increase, Sowerby Bridge Flour Society having a substantial progression of £41,180. Siddal Society have set apart £7 as bonus on wages.

The average trade per member throughout the district is £30. 11s. 3d., a decrease from last year. Fifteen societies come under this figure and ten are over, Brighouse heading the list with £41. 1s. 5d., Cragg Vale following with £39. 6s., Walsden £36. 10s. 4d., Todmorden £36. 3s. 5d., and Wainstalls £35. 7s. 2d. There are 416 persons employed in the productive departments of the stores, which, with 541 employed by the productive societies, makes 957 productive employes in the district.

The profits (£274,570) are again in arrears, £279,419 being reported last year. Out of this in distributives an average dividend of 3s. 2½d. has been paid, and £1,313 (equal to almost one-half per cent) has been devoted to education. Only eleven societies devoted any of their profits in this way, Todmorden being largest with £418, and Hebden Bridge next with £332.

Regarding the productive societies, the Halifax Joiners and Builders are not included in the returns this year, but of the rest the corn mills show increases in trade and profit. The Hebden Bridge Fustian has a decrease in trade of £693. The Clog Sundries' capital has increased £141, but trade has decreased £120. The combined wage bill of the whole of the societies in the district reaches £71,004.

The following is the financial statement for the year 1903 :—

| Receipts.                               |     |       | Expenditure.                       |     |       |
|---|-----|-------|------------------------------------|-----|-------|
|   | £   | s. d. |                                    | £   | s. d. |
| To Cash in hand, March 1st, 1903. . . . | 3   | 9 9   | By Attendances, Executive Meetings | 4   | 8 9   |
| Grant from Co-operative Union. . . .    | 12  | 0 0   | „ „ District Conferences. . .      | 7   | 5 8   |
|   |     |       | „ „ Sectional Conferences          | 1   | 14 11 |
|   |     |       | „ New Minute Book . . . . .        | 0   | 6 10  |
|   |     |       | „ Postages . . . . .               | 0   | 6 11  |
| Andited—                                |     |       | „ Delegates to Women's Guild       |     |       |
| L. STOCKS.                              |     |       | Meetings . . . . .                 | 0   | 5 9   |
|   |     |       | „ Balance in hand, March 2nd, 1904 | 1   | 0 11  |
|   | £15 | 9 9   |                                    | £15 | 9 9   |

C. GREENWOOD, Secretary.

## NO. 4. — CHESHIRE AND NORTH WALES.

## Executive Committee.

|  |                              |
|--|------------------------------|
| Mr. T. Birchall, J.P. (chairman), War- | Mr. W. Cheetham, St. Helens. |
| ington.                                | „ W. E. Dudley, Runcorn.     |
| „ R. Wright (secretary), Garston.      | „ S. C. Hughes, Brynbo.      |
| „ H. J. Beeston, Liverpool.            | „ C. Trench, Toxteth.        |

Representative from the Co-operative Union : Mr. J. Johnston, Manchester.

During the sixteenth year of the existence of this district association very little propaganda work has been attempted. The executive have, at various times, visited existing societies at their quarterly meetings, socials, annual festivals, &c., and have thus been enabled to impress upon the members what is now becoming the “old, old story” of loyalty—a subject requiring constant and earnest reiteration in many of the districts.

Judging from the large number of delegates present during the year the conferences are very much appreciated. “Question time,” during which the delegates are desired to name any difficulties experienced in their respective societies, is all too short for the solving of many knotty problems in store management, asked by delegates from every part of the district. Much valuable advice has been tendered by members of the “old guard,” who are always welcome at these conferences.

The subjects selected for discussion have been in a great measure based upon the resolutions passed at the last Congress, and as they are eminently practical, exceptional interest has been taken in them.

## CONFERENCES.

Conferences have been held as follows :—

May 23rd, 1903, at Chester.—Paper by Mr. Williams (secretary, Chester Society) on “The Ideal Check System.” Resolution passed. “That the increased district representation, as recommended by the Co-operative Union, is worthy of the support of the delegates attending the conference.”

August 29th, 1903, at Wrexham.—(I.) Paper on “Should Co-operative Societies Advertise?” by Mr. Duffy (secretary, Wrexham Society). (II.) “The Co-operative Educational Programme,” introduced by Mr. Thompson (Co-operative Union). (III.) District secretary and executive re-elected.

November 28th, 1903, at Runcorn.—Paper by Mr. Priestly (Runcorn) on “The Comparative Methods of High and Low Dividends.” Congress resolution, “That the amount of dividend should not in any society exceed 2s. 6d. in the £,” defeated by fifty-three to thirteen votes.

February 27th, 1904, at Mold Junction (near Chester).—(I.) Paper by Mr. Barnett (Macclesfield) on “Should there be a Retiring Allowance to the Directors of the C.W.S.?” Resolution passed in the affirmative. (II.) “The Proposed Convalescent Homes,” introduced by Mr. Dudley.





Notwithstanding the general depression in trade throughout the district, we may, as a movement, lay claim to some progress. While it may be said that the Wakefield Society have completed the erection of their handsome central stores (although no formal opening has as yet taken place), the Batley Society have during the year laid the foundation stones for new and commodious central premises of an imposing and largely extended character, in addition to which several new branches have been opened in the district

There have been four conferences held during the year, the first being at Batley on May 16th, 1903, at which a large number of delegates were present to hear an able and admirable paper read by Mr. S. J. Jarrold, one of Batley Society's junior and promising members, on the "Industrial Outlook"—a very suitable subject for the district in which it was introduced.

The second conference was held at Grange Moor on August 8th, 1903, under the auspices of the friendly society there—a society with little more than one hundred members. As this was what may be called our annual conference, the election of officers took place, and the annual report of the executive for the past twelve months was approved. After this a paper was read by Mr. J. Williams (secretary of the Friendly society) on "Co-operation: What it is, and what it is not."

The third conference was held at Horbury on November 14th, 1903, when Mr. Samuel Wood (Heckmondwike), in an eloquent address, introduced the resolution of the productive committee of the Union as submitted to the Doncaster Congress. In the discussion following the introduction of this resolution it was generally approved by the speakers.

The fourth and last conference was held at Mirfield on February 20th, 1904. At this conference Mr. J. T. Taylor's paper on "Co-operative Education" was read. This is a subject which has been well discussed in this district, and yet there are no less than fourteen societies who have not yet formed an educational department or made any grant in aid of this branch of the movement, and the executive would urge upon these societies the claims of education to their support, and trust that they will ere long form an education department. At the close of the discussion on Mr. Taylor's paper, the subject of "Convalescent Homes" was introduced by the chairman of the executive in an earnest and able address, followed by Mr. Redfearn as representing the Convalescent Homes Provisional Committee, both of whom earnestly appealed for support for this desirable object. Your executive regret that this subject has not been more enthusiastically taken up by the societies in this district, only about thirty per cent of whom have up to the present time taken the matter into consideration. The executive take this opportunity of again urging the claims of the Convalescent Homes to the societies' consideration and support.

In addition to the usual and customary quarterly conferences, we had a special conference at Cleckheaton in November last, when a paper on "Low and High Dividends" was read by Mr. Samuel Hall.

The executive regret that there are still a considerable number of societies in their district who hold aloof from the Union, and would again lay the claims of the Union to their support.

The following is the financial statement for the year 1903 :—

| Receipts.                             | £   | s. | d. | Expenditure.                        | £   | s. | d. |
|---------------------------------------|-----|----|----|-------------------------------------|-----|----|----|
| To Cash in hand, April 1st, 1903 .... | 3   | 4  | 10 | By Attendances—Executive Meetings   | 5   | 3  | 0  |
| „ Grant from Co-operative Union..     | 6   | 0  | 0  | „ „ District Conferences..          | 11  | 6  | 10 |
| „ Subscriptions from Societies ....   | 11  | 10 | 0  | „ „ Sectional Conferences           | 2   | 12 | 0  |
| „ Cash due to Treasurer, March        |     |    |    | „ Special Propaganda—Deputations    |     |    |    |
| 31st, 1904 .....                      | 3   | 15 | 3  | to Societies .....                  | 0   | 11 | 8  |
|                                       |     |    |    | „ General Printing and Stationery . | 0   | 6  | 0  |
| Audited—                              |     |    |    | „ Postages .....                    | 0   | 10 | 7  |
| THOS. REDFEARN.                       |     |    |    | „ Secretary's Salary .....          | 2   | 0  | 0  |
|                                       |     |    |    | „ Delegate to Congress at Don-      |     |    |    |
|                                       |     |    |    | caster .....                        | 2   | 0  | 0  |
|                                       | £24 | 10 | 1  |                                     | £24 | 10 | 1  |

J. W. WALKER, Secretary.

#### NO. 6.—EAST YORKSHIRE.

##### Executive Committee.

|                                       |                                |
|---------------------------------------|--------------------------------|
| Mr. Lampley Holmes (president), Hook, | Mr. G. E. Eyre, Leeds.         |
| Goole.                                | „ B. Webster, Leeds.           |
| „ Chas. Marshall (secretary), York.   | „ Geo. Goodenough, Castleford. |
| „ J. Nicholson, York.                 | „ G. M. Smith, Scarborough.    |
| „ W. Litchfield, Hull.                |                                |

Representative from Sectional Board : Mr. T. Redfearn.

Four conferences have been held during the year, the first at Castleford, when a paper was read by Mr. Goodenough on “ Problems for Co-operators and Trade-unionists, Local and General.”

The second conference was held at Goole, when the district report was considered, introduced by the district secretary.

The third conference was held at York, when a paper was read by Mr. Geo. Briggs (secretary of the York Society), on “ Mutual Aid between Town and Country Societies.”

The fourth conference was held at Bridlington, when Mr. Litchfield (Hull) read a paper on “ Co-operation : The Help and Hope of the Worker.”

We are pleased to note that these conferences are performing a useful work amongst the societies, as evidenced by the increased attendance.

As last year, propaganda work has taken up a large part of the time of the executive. In our last year's report we foreshadowed the establishment of a society at Market Weighton. This was duly registered and opened, and has since published two balance sheets, showing an increasing trade. On both occasions they have paid a dividend of 1s. 4d. in the £.

The success of Market Weighton inspired the working men of Pocklington—an old market town with a population of 2,500—with a desire to establish a



## No. 7.—HUDDERSFIELD.

## Executive Committee.

|  |                                    |
|--|------------------------------------|
| Mr. E. Booth (chairman), Wooldale.                   | Mr. J. Hartley, Meltham.           |
| „ Henry Hirst (district secretary),<br>Huddersfield. | „ J. Raisey, Newsome.              |
| „ John Pogson (statistical secretary),<br>Netherton. | „ J. E. Wakefield, Cowcliffe Hill. |
| „ Fred Ellis (treasurer), Huddersfield.              | „ J. H. Whiteley, Golcar.          |
|  | „ D. Whitwam, Golcar.              |

Representative on Sectional Board : Mr. E. Booth, Wooldale, near Huddersfield.

Representative of Educational Committees' Association : Mrs. K. M. Marshall,  
Huddersfield.

Like the rest of the country, this district has been affected by the general depression which has prevailed for the greater part of the past twelve months, and in consequence our progress has not been up to the standard, though taken on the whole there is not much to complain of, as we have not suffered from the depression nearly as much as many of our neighbours.

The results of the working of our productive societies have been of a mixed character. In the case of Messrs. Wm. Thomson and Sons, the increased rates for raw material, combined with a lessened turnover, have militated very largely against the success of that society's operations, and it is not to be wondered at that a loss has had to be recorded, though much to be regretted. The Colne Vale Corn Millers' Society, manufacturing an excellent quality as it does of the "staff of life," has had quite an average year of business ; while the Huddersfield Brush Society has passed all previous records. The growth of this society has indeed been most remarkable from its commencement, every succeeding half-year's turnover having been a substantial advance on its predecessor, up to the very last of its existence as a separate and distinct society.

The distributive societies have had a very satisfactory year, taking into account the state of trade. The average turnover has been fairly well maintained, while some societies have even made substantial progress. The extensions to the Huddersfield Society's central premises are progressing apace, and when completed will not only be an ornament to the town, but will give increased facilities for carrying on a more extensive trade when better times come round.

Four conferences have been held during the year, at each of which special papers have been submitted for discussion. The attendances have been large, and the discussions well maintained, to the mutual benefit, we hope, of all concerned. The conferences were held as follows :—

May 23rd, 1903, in the Baptist School, Scapegoat Hill, Golcar, Mr. E. Crowther in the chair. The annual report and financial statement were presented by the district secretary, and approved, followed by a paper written



by Mr. J. W. Kenworthy (secretary of the Scapegoat Hill Society), entitled "A Few Thoughts on the Co-partnership of Labour."

August 29th, 1903, annual meeting in the Baptist Schoolroom, Meltham, presided over by Mr. G. H. Holroyd. After the statistical report by Mr. Pogson, and the election of officers, Mr. E. Booth read a second paper (by request) on "The Necessity for a Rolling Stock Company." The conference passed a resolution affirming the necessity, and appointed a small committee to make inquiries and report to a future conference.

November 28th, 1903, in the Oddfellows' Hall, Netherton, Mr. Thos. Hildreth in the chair. A paper on "Competition v. Co-operation" was read by Mr. J. Pogson (statistical secretary).

February 27th, 1904, in the Guild Room, Albion Street, Huddersfield, at the invitation of the Huddersfield Brush Society, whose president (Mr. A. Haywood) occupied the chair. Mr. B. Ibeson (member of the Brush Society's committee) read a paper on "Co-operative Production and its Difficulties," after which, Mr. T. Redfearn (Co-operative Union) introduced the subject of "Convalescent Homes," which was very well received.

The small committee appointed at the Meltham conference, acting on the power given them by that conference, have asked the assistance of their neighbouring district associations, and added to their number from these bodies. The work of inquiry is progressing satisfactorily, and a report will be given in due course.

We cannot conclude this report without mentioning the fact that the Huddersfield Brush Society, which has had such a successful career since its inception, will now cease to exist as a separate productive society, having been transferred to the Co-operative Wholesale Society. The first meeting for the sanction of the transfer was held on February 20th, and the confirmatory meeting on March 12th, when the resolution to merge into the Wholesale Society was carried unanimously, with a guarantee that the works should remain in Huddersfield for at least two years.

The following is the financial statement for the year 1903 :—

| Receipts.                           |   |       | Expenditure.                      |   |       |
|-------------------------------------|---|-------|-----------------------------------|---|-------|
|                                     | £ | s. d. |                                   | £ | s. d. |
| To Cash in hand, March 25th, 1903.. | 4 | 0 7   | By Attendances—Executive Meetings | 3 | 10 8  |
| „ Grant from Co-operative Union..   | 6 | 0 0   | „ „ District Conferences          | 9 | 12 6  |
| „ Subscriptions from Societies .... | 5 | 16 0  | „ Postages .....                  | 1 | 0 8   |
|                                     |   |       | „ Delegate to Congress at Don-    |   |       |
|                                     |   |       | caster .....                      | 1 | 0 0   |
|                                     |   |       | „ Balance in hand of Treasurer,   |   |       |
|                                     |   |       | March 29th, 1904 .....            | 0 | 12 9  |
| Audited—                            |   |       |                                   |   |       |
| J. RAISEY.                          |   |       |                                   |   |       |
| JOSEPH HARTLEY.                     |   |       |                                   |   |       |
| £15 16 7                            |   |       | £15 16 7                          |   |       |

HENRY HIRST, Secretary.

## NO. 8.—MACCLESFIELD, CREWE, AND DISTRICT.

## Executive Committee.

Mr. A. E. Eaton (chairman), Stockport. Mr. William Hassall, Leek.  
 „ George Harding (secretary), Crewe. „ William Smith, Congleton.  
 „ William Urquhart, Crewe. „ Thomas Bennett, Poynton.

Representative of Co-operative Educational Committees' Association: Mr. I. Earl,  
 Macclesfield.

Representative on Sectional Board: Mr. M. Parkes, Crewe.

In submitting this report we are pleased to report progress. The executive have held four meetings and arranged for four conferences during the year.

The first conference was held at Marple, on May 9th, when the paper entitled "The Open Door" was read. A lively discussion followed, and at the close a resolution was passed in favour of the principles enunciated in the paper. Since the conference several societies have carried out the "open door" principles.

The second conference was held at Congleton, on August 29th; subject for discussion: "Should there be a Retiring Allowance to the Directors of the Co-operative Wholesale Society?" A discussion followed the reading of the paper, which terminated in all present agreeing that pensions would suit everybody.

The third conference was held at Winsford, on November 14th, when the subject for discussion was "High and Low Dividends." All delegates present were in favour of dividend from 2s. 6d. to 3s.—nothing higher. What they paid above 3s. the members had to pay dearer for their goods.

The fourth conference was held at Stockport Great Moor, on February 20th, 1904, the subject for discussion being "Co-operation: Its Work and Development." Many delegates took part in the discussion, some sixty being present.

Societies outside the Union have been written with a view of getting them to join, but we are sorry to say they still refuse.

Many societies during the year have opened branches in connection with their own trades. Macclesfield and Stockport have each opened two branches, and Crewe have opened a branch at Nantwich at a cost of £5,000, which speaks well for co-operation in the town of Nantwich. As regards the Pottery district, the societies there are making steady progress. Burslem and Silverdale are about to open several branches in the district, also Butt Lane Society. Deputations have been at work during the year in the Pottery district, including Mr. Parkes and Mr. Percival, along with the executive.

The executive are keeping in close touch with the different committees, and are willing to help them in any way to forward co-operation in the district.

Good educational work is being done by several societies in the district, such as lectures, concerts, &c.

The following is the financial statement for the year 1903:—

| Receipts.                          | £   | s. | d. | Expenditure.  | £   | s. | d. |
|------------------------------------|-----|----|----|---|-----|----|----|
| To Grant from Co-operative Union.. | 18  | 0  | 0  | By Balance due to Treasurer, March 21st, 1903.....    | 0   | 7  | 9  |
|                                    |     |    |    | „ Attendances—Executive Meetings ..                   | 6   | 0  | 7  |
|                                    |     |    |    | „ „ District Conferences..                            | 6   | 10 | 8  |
|                                    |     |    |    | „ „ Sectional Conferences ..                          | 1   | 7  | 6  |
| Audited—                           |     |    |    | „ Special Propaganda—Deputations to Societies.....    | 0   | 16 | 0  |
| A. E. EATON.                       |     |    |    | „ Postages .....                                      | 0   | 13 | 4  |
| W. HASSALL.                        |     |    |    | „ Secretary's Salary .....                            | 2   | 0  | 0  |
|                                    |     |    |    | „ Balance in hand of Treasurer, March 12th 1904 ..... | 0   | 4  | 2  |
|                                    | £18 | 0  | 0  |   | £18 | 0  | 0  |

GEO. HARDING, Secretary.

#### No. 9.—MANCHESTER.

##### Executive Committee.

|   |                                     |
|---|-------------------------------------|
| Mr. W. Hemingway (chairman), Pendleton.                     | Mr. John Heys, Longsight.           |
| „ James Thompson (secretary), 20, Albemarle Street, Ashton. | „ Herford Lawton, Mossley.          |
| „ George Wood (statistical secretary), Pendleton.           | „ James Pollitt, Swinton.           |
|   | „ Charles T. Gresham, Newton Heath. |

Representative on Sectional Board : Mr. A. Percival, Moston.

Representative of the Educational Committees' Association : Mr. Walter Nield, Oldham.

Four conferences have been held during the year as follows :—

| Date.    | Place.       | Subject.   | Writer and Reader.                        |
|----------|--------------|--|---|
| 1903.    |              |  |   |
| April 25 | Clifton..... | "Should there be a Retiring Allowance to the Directors of the C.W.S.?" | Mr. Wm. Barnett.                          |
| July 18  | Denton ....  | "Statistical Report for 1902, with comments and remarks"               | Mr. George Wood.                          |
| Oct. 10  | New Mills .. | "The International Co-operative Alliance" ..                           | Miss Alford's Paper read by Mr. Thompson. |
| 1904.    |              |  |   |
| Jan. 9   | Pendleton .. | "Co-operation and the Trust Movement" ..                               | Co-op. Union Paper read by Mr. Nield.     |

After the Denton conference the delegates visited the storage reservoirs of the Manchester Corporation, and after the New Mills conference a very successful evening meeting was held, when Mr. Heys (executive) gave an address. The committee of the Pendleton Society arranged to have their new boot and shoe repairing machinery running for the benefit of the delegates before the conference, which created considerable interest.

At the beginning of the winter season the secretary sent out a circular to the societies, offering them the assistance of the executive, as far as possible, in the establishment of classes, and to give addresses at educational and propagandist meetings. This offer several of the societies accepted, and three members of the executive arranged to read papers prepared by them at the

Failsworth discussion class. The executive would strongly recommend this means of interesting their members in the aims, objects, and principles of our movement.

Several of the societies have invited their members to attend the conferences, and have thus widened the educational value of the meetings beyond the committees and office-bearers.

At the Pendleton conference Mr. Pollitt made a strong appeal to the societies to support the scheme of the Convalescent Homes committee, when the delegates unanimously passed a resolution pledging those present to do all they could to assist the scheme.

Many of the societies do splendid educational work, which has considerably strengthened their position, but there are still a few who have not yet commenced to set aside anything for education. We should strongly recommend them to make a start, however feeble in weight it might be.

The trade of the majority of the societies continues to increase—some by leaps and bounds—in spite of the lessened purchasing power which many of the workers have experienced during the last few months. One society alone has an increase of £45,880. This shows what a deep and permanent hold of the people co-operation has gained.

The following is the financial statement for the year 1903 :—

| Receipts.                          |     |       | Expenditure                        |     |       |
|------------------------------------|-----|-------|------------------------------------|-----|-------|
|                                    | £   | s. d. |                                    | £   | s. d. |
| To Grant from Co-operative Union.. | 14  | 0 0   | By Balance due to Treasurer, March |     |       |
| „ Cash due to Treasurer, March     |     |       | 1st, 1903 .....                    | 4   | 14 8  |
| 2nd, 1904 .....                    | 1   | 18 9  | „ Attendances-Executive Meetings   | 3   | 2 5   |
|                                    |     |       | „ „ District Conferences..         | 4   | 5 9   |
|                                    |     |       | „ „ Sectional Conferences          | 0   | 16 8  |
| Audited—                           |     |       | „ Postages .....                   | 0   | 18 3  |
| G. Wood.                           |     |       | „ Secretary's Salary .....         | 2   | 0 0   |
|                                    |     |       | „ Fare for Auditor .....           | 0   | 1 0   |
|                                    | £15 | 18 9  |                                    | £15 | 18 9  |

J. THOMPSON, Secretary.

#### NO. 10.—NORTH-EAST LANCASHIRE.

##### Executive Committee.

|   |                           |
|---|---------------------------|
| Mr. W. Dewhurst (chairman), Colne.            | Mr. W. Denbigh, Padiham.  |
| „ J. W. Cooper (secretary), Clayton-le-Moors. | „ J. Lonsdale, Nelson.    |
| „ S. Blakeborough, Burnley.                   | „ J. Riley, Accrington.   |
| „ A. Coulthurst, Darwen.                      | „ J. Sharples, Blackburn. |
|   | „ J. Shaw, Great Harwood. |

Representative from Sectional Board : Mr. George Hayhurst, 45, Tremellan Street, Accrington.

During the whole of the past year the trade in this cotton district of ours has not been at all conducive for the making of any rapid advances within our movement; those societies who have held their own, or made a slight increase, may feel quite confident that when the staple trade does improve, they will achieve greater results than ever before. I fully believe there never was at any



previous period such loyalty shown in times of adversity as has been displayed during the past twelve months. In many cases the savings of the past have been called into requisition for this purpose, but this fact, though to be regretted, fully proves that co-operators can now weather the rainy day in such a manner as would have been impossible to our forefathers.

The first conference after our last report was held at Burnley, on May 30th, when Mr. R. Pollard, of Burnley, read and replied to the various criticisms on Mr. M. Hopwood's paper on "The Social Problem." As is well known, this paper gives room for a wide and varied discussion, which was well sustained by the delegates present.

The second conference was held at Nelson, on August 29th, when the district report and statistics of the district were presented, comparisons being made showing the various increases in capital, sales, profits, &c. The Rev. E. F. Forrest, M. A. (member of the Educational Committee of the Co-operative Union), was also present, and read a very able treatise, entitled "Co-operative Education, a Necessity of the Age." As might be expected, a highly interesting and, we hope, useful discussion was the result.

Our next conference was held at Accrington, on November 2<sup>nd</sup>, when Mr. Joseph Booth, of Church, read a paper on his ideas of "What Co-operation stands for." If he understood aright its objects are to deal with the physical, the intellectual, and social condition of man. If this is so, he says, there is not a single aspect of life it does not intend to touch. It is a body of men and women whose purpose is to mould the destinies of society, and stamp it with a character entirely its own. Constant contact with the co-operative movement would develop the faculty of government, and give the people a knowledge of commerce that would enable them to work out their own salvation. With such a subject before the meeting plenty of speeches were the order of the day.

The fourth conference was held at Barrowford, on February 27th, 1904. The subject of the paper composed and read by Mr. J. Widdup, Nelson, was rather a novel one, entitled "Co-operation and Art." The discussion led on to the many ways wherein we might become more artistic, such as good window dressing, show cards, shop display, homes beautiful, garden cities, &c. Some said that too much architecture had been put in many co-operative business places, thereby making them too costly. In point of conversation this was about the best conference of the year, and was kept up for half-an-hour after the time fixed for closing.

Mr. George Hayhurst again made a stirring appeal on behalf of the convalescent homes, which we trust may prove effective where needed.

The work of the previous year done by the executive in sending deputations to wait upon those societies who were not members of the Union has resulted in quite a few of these sending delegates to the conferences, and I trust when the statistics for the year are published we shall show less non-members than ever before.

The following is the financial statement for the year 1903 :—

| Receipts                             |     |       | Expenditure.                      |     |       |
|--------------------------------------|-----|-------|-----------------------------------|-----|-------|
|                                      | £   | s. d. |                                   | £   | s. d. |
| To Cash in hand, March 1st, 1903.... | 5   | 12 11 | By Attendances-Executive Meetings | 6   | 2 3   |
| „ Grant from Co-operative Union..    | 6   | 0 0   | „ „ District Conferences..        | 5   | 6 0   |
| „ Interest on Investment.....        | 1   | 13 1  | „ „ Sectional Conferences         | 2   | 18 0  |
| „ Subscriptions from Societies ....  | 63  | 16 1  | „ Congress Delegate's Expenses .. | 3   | 0 2   |
|                                      |     |       | „ Postages.....                   | 0   | 15 6  |
|                                      |     |       | „ Secretary's Salary .....        | 4   | 0 0   |
|                                      |     |       | „ Loan Investment. Clayton-le-    |     |       |
|                                      |     |       | Moors Co-op. Society Limited.     | 55  | 0 2   |
| Audited -                            |     |       |                                   |     |       |
| C J. BECKETT                         |     |       |                                   |     |       |
|                                      | £77 | 2 1   |                                   | £77 | 2 1   |

J. W. COOPER, Secretary.

#### No. 11.—NORTH LANCASHIRE.

##### Executive Committee.

|  |                            |
|--|----------------------------|
| Mr. R. Richmond (chairman), Fleetwood.                         | Mr. J. Campion, Southport. |
| „ W. Gregory (secretary), Stonecliffe, Deepdale Road, Preston. | „ J. Gorton, Preston.      |
|  | „ E. Sagar, Blackpool.     |
|  | „ Jas. Moore, Lancaster.   |

Representative from Educational Committees' Association : Mr. James Thompson, Preston.

Representative from Sectional Board : Mr. J. Turner, Walton-le-Dale.

Notwithstanding the continued depression in the cotton industry, which is the staple trade of this district, the societies have made splendid progress during the past year. The habits of thrift practised by the members of our societies stood them in good stead in the time of need, and we are pleased to note that where distress did show itself the societies came forward splendidly with relief funds.

Since our last report the Ribchester Society has become a member of the Union.

Arrangements are in progress for the taking over of the Calder Vale Society as a branch of the Preston Society. This will give strength to the movement in that neighbourhood, and the Preston Society are to be congratulated for the sacrifice they are making to bring about this result.

Four conferences have been held during the year, and have been of an interesting and educational character.

On Saturday, May 30th, the first conference was held at Leyland, under the auspices of the Leyland and Farington Society, at which Mr. Frank Hardern gave an address on "Co-operative Education." He dealt with the Educational Programme of the Union, pointing out its many advantages, and strongly urged those societies who had not yet formed an educational department to do so at once, as it was one of the great aids to the advancement of the co-operative movement. Some discussion followed the address, all the speakers being in favour of more co-operative education.

The annual conference was held at Fleetwood, on August 31st, under the auspices of the Fleetwood Society, all the societies in the district except Bentham being represented. The committee presented their annual report

and financial statement, which were accepted as satisfactory. The election of secretary and societies to form the executive committee was accomplished. Mr. Wm. Gregory (secretary) read his paper on "Limitation of Service on Committees." The paper was well received and discussed, nearly all the speakers agreeing with the writer that it was against progress and efficiency to adopt the limit system.

On November 14th, the third conference was entertained by the Longridge Society, at Longridge, the societies in the district being fully represented. Mr. Hugh Slater (Longridge) read his paper on "Competition v. Co-operation," which created a very lively discussion of an instructive and interesting description, after which the Ribchester delegates (whose society up to that time had not joined the Union) expressed their great pleasure in being present, and notified the intention of their society to join. This announcement was heartily received by the whole assembly.

The fourth conference was held on February 27th, at Churchtown (Southport), under the auspices of the Churchtown Society, and was well attended. Mr. Geo. Nelson read a paper on "Co-operative Education." The writer dealt chiefly with the methods which he thought ought to be employed in order that the principles of our movement might be better understood. The paper was thoroughly discussed and enjoyed.

The following is the financial statement for the year 1903 :—

| Receipts.                                |     |       | Expenditure.                      |     |       |
|--|-----|-------|-----------------------------------|-----|-------|
|  | £   | s. d. |                                   | £   | s. d. |
| To Cash in hand, April 1st, 1903 . . . . | 0   | 18 4  | By Attendances—Executive Meetings | 4   | 7 4   |
| " Grant from Co-operative Union..        | 12  | 0 0   | " " District Conferences..        | 5   | 14 0  |
| " Cash due to Treasurer, April 1st,      |     |       | " " Sectional Conferences         | 2   | 7 5   |
| 1904 .....                               | 2   | 19 7  | " Special Propaganda .....        | 0   | 7 10  |
| Audited—                                 |     |       | " Postages .....                  | 0   | 13 10 |
| J. TURNER                                |     |       | " Secretary's Salary .....        | 2   | 0 0   |
| J. GORTON.                               |     |       | " Brief Bag for Books, &c. ....   | 0   | 7 6   |
|  | £15 | 17 11 |                                   | £15 | 17 11 |

W. GREGORY, Secretary.

# No. 12.—NORTH LONSDALE.

## Executive Committee.

|  |  |
|--|--|
| Mr. John Lomas (chairman, Barrow-in-Furness. | Mr. Jas. Dickinson, Dalton-in-Furness. |
| " George Richardson (secretary), Ulverston.  | " James Cain, Millom.                  |
| " H. W. Hague, Carnforth.                    | " Joseph Knight, Kendal.               |
|  | " John Ireland, Ulverston.             |

Representative on Sectional Board : Mr. J. W. Fawcett, Leeds.

Representative from Educational Committees' Association : Mr. J. M. Armstrong, Lancaster.

The reports to hand from societies in our district during the past year show, with but few exceptions, decreased receipts. We cannot ignore the fact that the past year has been one of great depression throughout the country, and the staple industry (iron) of our district has had to share in

the season of depression ; yet we are convinced that when the result of the co-operative trade of our district becomes known for 1904, and taking into consideration the decreased spending power of so many of our members, it will show the amazing vitality of the co-operative movement in the district, and prove the loyalty of our members. With the return of better trade we shall show again that steady increase in trade and members which it has been our pleasure to record from time to time.

Educational work has been carried on, according to local tastes and requirements, by means of lectures, classes, and concerts. The women's guild is in active operation at three societies, and has in one instance started a juvenile co-operative choir. We trust their influence will be felt amongst the children.

We have pleasure in reporting the amalgamation of the Grange-over-Sands Society with the Carnforth Society, who have also opened a new branch at Arnside. We note extensions of business premises by the Barrow and Kirkby-in-Furness Societies.

Five conferences and four executive meetings have been held during the year. The attendance of delegates and the interest taken in the subjects discussed has been encouraging. The conferences have been held as follows :

(1) At Grange, on June 13th, Mr. Knight (Kendal) read paper "Our-selves as Others See Us," which provoked an animated discussion.

(2) Special conference at Dalton, July 11th, when the secretaries and managers of fourteen societies and members of the executive committee met to consider questions relating to the business interests of societies in the district.

(3) At Kendal, August 29th, Mr. Hewertson, in an admirable paper, discussed the question of "Housing Reform," and demonstrated the practicability of reforms in this direction being accomplished through the co-operative movement.

(4) At Millom, December 5th, Mr. Cain, in an able and practical paper, dealt with the subject of "Dividends, and the Ideal Dividend."

(5) At Barrow, February 27th, Mr. Newbold re-told in an interesting paper the story of "Co-operation : Its Influence." Mr. Parkes (Convalescent Homes committee), in an earnest address, advocated the scheme for the convalescent homes, the delegates present pledging themselves to do all possible to induce their respective societies to take up shares.

The following is the financial statement for the year 1903 :—

| Receipts.                                |    |       | Expenditure                       |   |       |
|--|----|-------|-----------------------------------|---|-------|
|  | £  | s. d. |                                   | £ | s. d. |
| To Cash in hand, April 1st, 1903 . . . . | 0  | 19 2  | By Attendances—Executive Meetings | 5 | 7 10  |
| „ Grant from Co-operative Union..        | 17 | 0 0   | „ „ District Conferences..        | 6 | 12 9  |
|  |    |       | „ „ Sectional Conferences         | 1 | 2 4   |
|  |    |       | „ Postages.....                   | 0 | 15 0  |
|  |    |       | „ Secretary's Salary .....        | 2 | 0 0   |
|  |    |       | „ Grant for Conference Expenses.. | 1 | 0 0   |
|  |    |       | „ Balance in hand of Treasurer,   |   |       |
|  |    |       | April 1st 1904 .....              | 1 | 1 3   |
| <hr/>                                    |    |       | <hr/>                             |   |       |
| £17 19 2                                 |    |       | £17 19 2                          |   |       |

Audited—  
J. W. FAWCETT.  
J. CAIN.

GEORGE RICHARDSON, Secretary.



## No. 13.—OLDHAM.

## Executive Committee.

|   |                                  |
|---|----------------------------------|
| Mr. J. T. Taylor (president), Oldham.                             | Mr. William Whittaker, Shaw.     |
| „ William Hall (secretary), 47, Audley Street, Ashton-under-Lyne. | „ David Lawton, Greenfield.      |
| Ed. Beverley, Ashton-under-Lyne.                                  | „ F. Houghton, Oldham.           |
| „ James Leigh, Oldham.  | „ H. Whitehead, junr., Dobcross. |

Representative from the Educational Committees' Association : Mr. Thomas Bleasdale, Royton.

Representative on Sectional Board : Mr. J. T. Taylor, Oldham.

During the past year we have held four ordinary and one special conference, and the executive have held four meetings. Papers of a profitable and instructive character have been prepared and appreciated. The staple trade of the district (cotton spinning and manufacturing) has been passing through a period of severe depression, owing to the gambling in cotton. Notwithstanding this strain, societies generally are in a good position and a "friend in need."

Educational work has been continued with praiseworthy energy, lectures, concerts, and classes being held frequently. Children also have been catered for. The women's guild has been well represented at our conferences.

The first conference was held at Grasscroft on Saturday, May 16th, 1903. The executive were elected at this conference. Mr. Benj. Shore (Oldham) read a most instructive paper on "Municipal Trading." In the course of his remarks he said, "with reference to the political phase of municipal trading—which may assume a position of importance and possibly of danger . . . . the creation of a large army of municipal employes, with their power of influencing the constitution of local governing bodies. Instances abound which clearly show that the main considerations which affect the judgment of municipal employes with votes are those which relate to the conditions of their employment."

The second conference was held at Delph on Saturday, August 1st, 1903. Mr. Ernest Cottrell (Delph) read a paper on "Co-operative Development." He said, "We must look upon co-operation less as an instrument for producing and sharing money, and more as a means for raising our people to a higher mental and moral level. Want of system and co-ordination is the great defect not only in co-operative but in the general education of the country."

The third conference was held on Wednesday evening, October 28th, 1903, in the Hall of the Oldham Equitable Society. Mr. F. Houghton (Oldham) read Mr. Barnett's paper on "Should there be a Retiring Allowance to the Directors of the C.W.S.?" There was a good discussion and various important points brought out, but the tone of the meeting was against any retiring allowance.

The fourth conference was held at Higher Hurst on November 28th, 1903. Mr. David Lawton (Greenfield) read a paper on "A Fiscal Policy for Co-operators." In the course of a masterly review of co-operation, he asked us to discuss (a) Is it desirable to continue our present practice of restricting share capital to the legal limit and less? If not, then (b) Would it not be wise to do away with all legal restrictions upon the amount of our dealings with the savings of our members and their families?

The fifth conference was held at Ashton on February 20th, 1904. Mr. Jas. Thompson (Ashton) read a paper on "What are the Highest Interests of the Working Classes, and How can they Best be Secured?" He said, "We shall have to establish a system of setting aside a small percentage of our profits to form a fund to be used in productive co-operation, taking up first those trades which employ the greatest number of workers and are the easiest to manage."

The following is the financial statement for the year 1903 :—

| Receipts.                          | £   | s. | d. | Expenditure.                       | £   | s. | d. |
|------------------------------------|-----|----|----|------------------------------------|-----|----|----|
| To Grant from Co-operative Union.. | 12  | 0  | 0  | By Balance due to Treasurer, April |     |    |    |
| „ Cash due to Treasurer .....      | 0   | 3  | 6  | 1st, 1903 .....                    | 0   | 5  | 10 |
|                                    |     |    |    | „ Attendances—Executive Meetings   | 4   | 0  | 6  |
| Audited—                           |     |    |    | „ „ District Conferences           | 5   | 3  | 9  |
| FREDK. HOUGHTON.                   |     |    |    | „ „ Sectional „                    | 0   | 8  | 0  |
| JAS. LEIGH                         |     |    |    | „ Postages .....                   | 0   | 5  | 5  |
|                                    |     |    |    | „ Secretary's Salary .....         | 2   | 0  | 0  |
|                                    | £12 | 3  | 6  |                                    | £12 | 3  | 6  |

WILLIAM HALL, Secretary.

#### No. 14.—ROCHDALE.

##### Executive Committee.

|                                       |                               |
|---------------------------------------|-------------------------------|
| Mr. Robert Holt (chairman), Rochdale. | Mr. S. Chadwick, Tottington.  |
| „ Jas. E. Lord (secretary), Rochdale. | „ H. Eastwood, Littleborough. |
| „ David Farrow, Bury.                 | „ James Rothwell, Whitworth.  |
| „ William Booth, Heywood.             |                               |

Representative on Sectional Board : Mr. Benjamin Woolfenden, Rochdale.

Representative on Educational Committees' Association : Mr. James Heap, Heywood.

During the year the executive have held five meetings and three conferences.

The first conference was held on July 25th, under the auspices of the Rochdale Corn Mill Society, when Mr. Benj. Woolfenden (Rochdale) read Mrs. O'Brien Harris's paper on "Co-operators and the Trust Movement." The reader pointed out that trusts in America had influenced the law courts, legislators, and the railway companies. In his opinion that was enough to condemn the trusts. In England trade union organisations were being

threatened and their funds filched from them by judge-made laws. A good discussion ensued, from which it appeared to be the general opinion that trusts were an evil to the working classes in any country where they were adopted, and that we had nothing to fear from any Yankee or British combine. The election of officers and executive committee took place at this conference.

The second conference was held at Bury, on October 25th, when a paper on "High and Low Dividends" was read by Mr. Thos. Rigby (Bury). The subject was dealt with in a masterly manner, and was evidently the result of serious thought. A profitable and interesting discussion followed, several speakers being of opinion that abnormally high dividends were injurious to societies.

The third conference was held in the Assembly Room of the Rochdale Pioneers' Society, on February 20th, 1904, when Mr. Booth (Heywood) read and supplemented Dr. Paton's paper on "How to Restore the Yeoman Peasantry of England." A good discussion ensued on the subject, the general opinion and discussion turning on to nationalisation of the land. At this conference Mr. Benj. Woolfenden (sectional board) introduced the subject of "Convalescent Homes," and made a strong appeal to the delegates to take up the matter in earnest. Many speakers expressed favourable opinions towards the scheme, and eventually passed the following resolution:—

That this meeting of delegates, having had under discussion the question of convalescent homes for Lancashire and Yorkshire, entirely approves of the scheme, and trusts that every effort will be made by the delegates present with their respective societies to bring the proposal to a practical issue.

The object of getting non-members in the Union has been well kept in view by the executive, who have paid several visits to societies not in the Union. One society (Shawforth), we are pleased to say, has already joined, and we are hoping the remainder will ere long follow suit.

Some societies in the district are doing good educational and propagandist work. The Rochdale Pioneers' educational committee have arranged for twenty lectures and socials during the session of 1903-4. The attendance and interest taken in them has been exceptionally large. We commend this means of educational work to all other societies.

The executive have been represented at all the joint meetings of the district associations and the Co-operative Union Limited.

They also desire to acknowledge the willingness with which societies have invited and entertained the conferences, also to the Pioneers' Society for the use of one of their committee rooms for executive meetings.

The present outlook for good trade is not very promising, but we hope, as the year advances, a tide of prosperity will flow upon us, and the cause of co-operation continue to flourish.

The following is the financial statement for the year 1903:—

| Receipts.                          |     |   | Expenditure. |   |     |    |    |   |
|------------------------------------|-----|---|--------------|---|-----|----|----|---|
|                                    | £   | s | d.           |   | £   | s  | d. |   |
| To Cash in hand April 1st, 1903 .. | 1   | 4 | 5            | By Attendances—Executive Meetings                         | 3   | 14 | 6  |   |
| „ Grant from Co-operative Union .. | 10  | 0 | 0            | „ District Conferences                                    | 2   | 2  | 9  |   |
|                                    |     |   |              | „ Special Propaganda—Deputations<br>to Societies .. . . . |     | 1  | 8  | 0 |
|                                    |     |   |              | „ General Printing and Stationery ..                      |     | 0  | 5  | 8 |
|                                    |     |   |              | „ Postages .. . . .                                       |     | 0  | 3  | 0 |
|                                    |     |   |              | „ Secretary's Salary .. . . .                             |     | 2  | 0  | 0 |
|                                    |     |   |              | „ Balance in hand .. . . .                                |     | 1  | 10 | 6 |
| Audited—<br>R. HOLT.               |     |   |              |   |     |    |    |   |
|                                    | £11 | 4 | 5            |   | £11 | 4  | 5  |   |

JAMES E. LORD, Secretary.

#### NO. 15.—ROSSENDALE.

##### Executive Committee.

|  |  |
|--|--|
| Mr. Samuel Spargo (chairman), Bacup.       | Mr. John W. Hammond, Ramsbottom.         |
| „ James Shepherd (secretary), Rawtenstall. | „ Edwin Riley, Rawtenstall.              |
| „ Robert H. Hamer, Haslingden.             | „ Butterworth Wilkinson, Crawshaw-booth. |

Representative on Sectional Board: Mr. J. Thompson, Ashton-under-Lyne.

During the year we have had four conferences and six executive meetings, all of which have been well attended.

The first conference was held at Loveclough, on April 18th, at which the executive for the year was elected. Miss Barnes (Haslingden) read Miss L. Davies's paper on "The Open Door," and caused a very good discussion, after which the following resolution was passed:—

That the delegates present be asked to bring the matter of entrance fees before their separate boards for consideration.

As a result of this, some societies have reduced their entrance fees.

The second conference was held at Waterfoot, on July 11th, when Mr. Broadley (Waterfoot) read his paper on "How can the Future Success of Co-operation be Promoted?" In the course of his paper he spoke on the educational side of our movement, and urged that we should instil into the minds of our young members especially the principles on which co-operation was founded. He thought it would be advisable to distribute the papers read at our conferences to the members of our separate stores, as topics of local and general character are often dealt with at these conferences, in which it is important that members should be instructed. Mr. Broadley said his own opinion was that we should have Parliamentary representation in the British House of Commons. Labour had its representatives, and why not co-operators? A lively discussion followed on the latter part of the paper, namely, Parliamentary representation.

The third conference was held at Bacup, on October 24th, when Mr. Thompson (Co-operative Union) read his paper on "Competition v. Co-operation." The paper was an excellent one, and showed the disadvantages of unfair competition and the advantages of co-operation. A helpful discussion followed. This was one of the best conferences we have had for a long time.



The fourth conference was held at Haslingden, on January 16th, 1904, when Mr. Jackson (Haslingden) read Mr. Crabtree's paper on "Co-operation : Its Work and Development," which dealt largely with the productive side of co-operation, and was most enthusiastically discussed.

The Ramsbottom and Haslingden women's guilds are in good working condition. The one at Rawtenstall, which has only been in existence a little over twelve months, is also doing good work.

Trade in the Rossendale Valley has been very bad indeed during the last twelve months, and we are afraid that it will have told somewhat against us in not being able to report any increase of sales in our separate societies ; but we do hope that trade will soon improve, and, with that, we feel confident that we shall do better all round.

The following is the financial statement for the year 1903 :—

| Receipts                             |  | £   | s  | d. | Expenditure.                      |  | £   | s  | d. |
|--------------------------------------|--|-----|----|----|-----------------------------------|--|-----|----|----|
| To Cash in hand, March 23rd, 1903 .. |  | 1   | 13 | 7  | By Attendances—Executive Meetings |  | 4   | 16 | 3  |
| „ Grant from Co-operative Union ..   |  | 6   | 0  | 0  | „ Postages .....                  |  | 0   | 8  | 0  |
| „ Subscription from Societies for    |  |     |    |    | „ Secretary's Salary .....        |  | 2   | 0  | 0  |
| Conference Teas .....                |  | 12  | 16 | 9  | „ Conference Teas .....           |  | 7   | 19 | 2  |
| Audited —                            |  |     |    |    | „ Balance in hand of Treasurer,   |  |     |    |    |
| L. HEAP.                             |  |     |    |    | March 7th, 1904 .....             |  | 5   | 6  | 1  |
|                                      |  | £20 | 10 | 4  |                                   |  | £20 | 10 | 4  |

J. SHEPHERD, Secretary.

#### NO. 16.—SOUTH YORKSHIRE.

##### Executive Committee.

|  |                                  |
|--|----------------------------------|
| Councillor C. Wightman, J.P. (chairman), Doncaster.      | Mr. F. W. Sandford, Sharrow.     |
| Mr W. Knowles (secretary), Sheffield.                    | „ J. Newsome, Masborough.        |
| „ J. C. Kenworthy (statistical secretary), Stocksbridge. | „ E. Haywood, Elsecar.           |
|  | „ C. Chapman, Chesterfield.      |
|  | „ R. Crisp, Carbrook, Sheffield. |

Representative from Sectional Board : Mr. W. Knight, Sheffield.

We have pleasure in presenting our twenty-third annual report to Congress. Five executive meetings and four conferences have been held, the list of which is appended.

| 1903.          | Place.          | Subject.                | Introduced by        |
|----------------|-----------------|-------------------------|----------------------|
| April 4th .    | Masbro' .....   | Flour Milling.          | Mr. J. Newsome.      |
| June 27th ..   | Doncaster ....  | District Report.        | Mr. Wm. Knowles.     |
|                |                 | Statistical Report.     | Mr. J. C. Kenworthy. |
|                |                 | Election of Officers.   |                      |
| Oct. 3rd ..... | Killamarsh .... | Congress Resolutions.   | Mr. Wm. Knowles.     |
|                |                 | High and Low Dividends. |                      |
| Jan. 9th, 1904 | Chesterfield .. | Credit Trading: How to  |                      |
|                |                 | Curtail and Put Under   |                      |
|                |                 | Systematic Working.     | Mr. C. Chapman.      |

At the first conference the question of corn-milling was ably dealt with and was followed by an interesting discussion turning on the question as to whether it was best for the C.W.S. to establish a mill to cover this and adjacent districts, or the societies in this district founding a mill or mills of their own, and resulted in the following resolution being carried :—

That this conference of the South Yorkshire District requests the directors of the Co-operative Wholesale Society to consider the advisability of erecting and furnishing a flour mill to supply those societies in federation with it in the Midlands at their earliest opportunity.

This was duly forwarded to the C.W.S., but nothing has come of it as yet.

The second conference was fully occupied with the consideration of the annual reports. The omission of certain columns in the statistical report showing the comparative purchases made by societies with the C.W.S. and other sources was drawn attention to, when it was suggested that in future the figures should be shown. The question of establishing a flour mill of their own was again put before them, seeing that they had a membership of 73,000.

Our third conference was taken up with the consideration of the Doncaster Congress resolutions, the one on high and low dividends occupying the whole time. A resolution was carried in favour of a maximum dividend of 2s. 6d. in the pound. The other matters were adjourned.

At the fourth conference the question of "Credit Trading: How to Curtail it and put it under Systematic Working" was considered. Considerable discussion took place for and against, and a resolution was carried requesting the Co-operative Union to print and issue it as a tract.

Meetings were held after the Killamarsh and Chesterfield conferences, and addresses given by members of the executive. A deputation was appointed to visit the Conisboro' committee *re* the question of overlapping the Doncaster Society in that village, but was declined on the ground that the matter had already been dealt with by the Co-operative Union and district representatives.

The executive were fully engaged with the reception committee dealing with the arrangements of the Doncaster Congress, which we are pleased to note was a marked success, and has been the means of stimulating the movement in our midst.

The following is the financial statement for the year 1903 :—

| Receipts.                           |     |       | Expenditure.  |     |       |
|-------------------------------------|-----|-------|---|-----|-------|
|                                     | £   | s. d. |   | £   | s. d. |
| To Cash in hand, February 1st 1903  | 12  | 12 6  | By Attendances—Executive Meetings and District Conferences..... | 10  | 19 8  |
| „ Grant from Co-operative Union..   | 6   | 0 0   | „ Reception Committee .....                                     | 10  | 3 1   |
| „ Subscriptions from Societies .... | 18  | 8 9   | „ General Printing and Stationery.                              | 0   | 18 6  |
|                                     |     |       | „ Postages .....  | 0   | 12 0  |
|                                     |     |       | „ Conference Tea .....  | 3   | 0 0   |
|                                     |     |       | „ Balance in hand of Treasurer, February 1st, 1904 .....        | 11  | 8 0   |
| Andited                             |     |       |   |     |       |
| BAYLIS & BAYLIS                     |     |       |   |     |       |
|                                     | £37 | 1 3   |   | £37 | 1 3   |

W. KNOWLES, Secretary.

## EDUCATIONAL COMMITTEES' ASSOCIATION.

## Executive Committee.

|  |                                     |
|--|-------------------------------------|
| Rev. E. F. Forrest, M.A. (president),    | Mr. W. Nield, Oldham.               |
| Wigan.                                   | „ H. Jepson, Darwen.                |
| Mr. Thos. Bleasdale (treasurer), Royton. | „ J. Earl, Macclesfield.            |
| „ John E. Connor (hon. secretary),       | „ J. A. Edwards, Liverpool.         |
| Bolton.                                  | „ J. Livingstone, Preston.          |
| Mrs. Marshall, Huddersfield.             | „ B. Wolfenden, Co-operative Union. |

Auditors : Messrs. J. M. Grindrod, Bolton, and J. N. Armstrong, Lancaster.

The seventeenth annual report will compare favourably with that of last year. The total membership has very nearly reached three figures, and now stands at ninety-eight, whilst financially the association is in a flourishing condition, with a balance of £20 on the right side. The quarterly meetings have all been well attended, and the character of the debates has been uniformly good.

The annual meeting was held on Saturday, March 28th, 1903, at Balloon Street, Manchester, under the auspices of the C.W.S., when there was a record attendance, ninety-three departments being represented. The special feature of the afternoon was a paper by Mr. Morrell (New Moston), secretary of the Manchester Branch of the Garden City Association, on "Co-operation and Garden Cities."

Three conferences have been held, viz. :—

(1) At Dewsbury, on the invitation of the Dewsbury Pioneers Industrial Society, June 27th, 1903, when seventy-four departments were represented. According to custom, the sitting was devoted to the consideration of the Educational Programme of the Union.

(2) At Eccles, on the invitation of the Eccles Provident Industrial Society, on September 12th, 1903, when eighty-six departments were represented, and a very admirable paper on "The Necessity of Co-operative Education" was given by Mr. John O'Brien (Eccles).

(3) At Keighley, on the invitation of the Keighley Industrial Society, on December 5th, 1903, when seventy departments were represented. Mr. Mackley (Keighley) read a very suggestive paper on "The Problem of Co-operative Education."

The list of speakers published last year has been found useful by our members. No fewer than twenty-six addresses have been arranged for at Ashton (2), Blackpool, Brighouse, Bacup, Bryn Gates (2), Crompton, Darwen Industrial, Great Harwood (2), Huddersfield, Haslingden, Liverpool, Macclesfield, Nelson, Oldham Equitable, Padiham, Park Lane, Rochdale Pioneers, Radcliffe (2), Walkden (2). The president has also had the pleasure of distributing prizes at Failsworth and St. Helens, and opening a new bakery at Wigan.

The president and Mr. Bleasdale have again represented your committee on the educational committee of the Co-operative Union.

Mr. J. E. Connor has represented your committee on the Convalescent Homes committee for this section.

The following educational committees have joined the association during the year:—Churchtown, Brighouse, Park Lane, Haslingden Industrial, Whittington and District, Harrogate and District, Crompton, Ecclesall Industrial, and the women's guilds of Wigan and Cleckheaton.

In conclusion, your committee heartily congratulate those societies that have had to fight again the battle of education, and have obtained such signal victories. York, in particular, which last year was placed at great disadvantage with an allowance of only  $\frac{1}{2}$  per cent, has more than recovered itself by its latest vote of  $2\frac{1}{2}$ ; whilst Bradford, where the educational work was in abeyance at the time of our last report, has emerged successfully from its period of trial and resumed its propaganda with increased vigour. Victories such as these call for sincerest congratulation, and must have a wholesome influence on the movement at large, forming as they do an encouragement to perseverance in the prosecution of our special phase of work, the cause for which we stand, for which as an association we exist, co-operative education, the very life and soul of our system.

E. F. FORREST, Chairman.

J. E. CONNOR, Hon. Secretary.

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## (5) SCOTTISH SECTION.

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At the first meeting of the sectional board, held on June 6th, 1903, the following appointments were made, viz.:—

*Chairman* : Mr. James Allan.      *Treasurer* : Mr. John Patterson.

*Sectional Executive Committee* ..... Messrs. James Allan, James Deans  
(secretary), James M'Murren, and Malcolm Neil.

*Representatives to the United Board*..... Messrs. James Deans and  
Malcolm Neil.

*Representative to Office Committee* ..... Mr. James Deans.

*Representative to Productive Committee* ..... Mr. James Allan.

*Representative to Educational Committee* ..... Mr. William Allan.

*Representative to quarterly meeting of the Scottish Co-operative Wholesale  
Society Limited* ..... Mr. John Patterson.



During the Congress year eleven meetings of the sectional board have been held; the attendance of members being as follows, viz. :—

|                        | Present. | Absent. |
|------------------------|----------|---------|
| James Allan .....      | 11       | —       |
| William Allan .....    | 10       | 1       |
| George Bissett .....   | 9        | 2       |
| James Deans .....      | 11       | —       |
| James Lochhead .....   | 11       | —       |
| James M'Murren .....   | 11       | —       |
| Malcolm Neil .....     | 11       | —       |
| George Oswald .....    | 10       | 1       |
| John Patterson .....   | 11       | —       |
| George D. Taylor ..... | 11       | —       |

#### THE FOURTH ANNUAL SCOTTISH NATIONAL CO-OPERATIVE CONFERENCE.

The fourth annual conference was held in the Arcade Hall, Stirling, on Saturday, April 18th, 1903. Mr. James Allan (chairman of the Sectional Board) presided over a large attendance of delegates. The business considered included the annual reports of the sectional board, the conference associations, the women's guild, and the educational committees' association in Scotland, with the statistical returns from the Scottish societies; a proposal to alter the rules of the Scottish Co-operative Wholesale Society in order to permit the directors, with the consent of the society's quarterly meeting, to open retail branches in places where there is no society nor branch of a society, or where the existing society or societies are not members of the Wholesale Society; a proposal that the co-operative movement should secure large tracts of land in Canada and other British colonies for the purpose of raising crops of grain and fruit and rearing cattle, with a suggestion that the directors of the Scottish and English Co-operative Wholesale Societies should confer on the practicability of the proposal and report; and the Seventh Scottish Co-operative Festival and Industrial Exhibition. The discussion on the various topics was animated and proved very interesting. It was agreed that the fifth annual conference be held in Dunfermline.

#### PROPOSED ALTERATION OF RULES OF SCOTTISH CO-OPERATIVE WHOLESALE SOCIETY *re* ESTABLISHMENT OF RETAIL BRANCHES.

This question has been considered at the quarterly meetings of nearly all the conference associations during the year, and, with one exception, has been approved of by large majorities. There is a prospect of the question being submitted at an early date to a special meeting of the Wholesale Society.

#### PROPOSED PURCHASE OF LAND IN CANADA AND OTHER COLONIES.

This question has received a considerable amount of attention during the year, and is presently under the consideration of the directors of the Scottish Co-operative Wholesale Society.

## EXECUTIVE WORK.

The executive committee of the sectional board has, during the past year, held thirty meetings, at which extensive correspondence, emanating from every part of Scotland, has been considered and dealt with.

The communications have contained almost innumerable questions of the most varied and complex nature, and referring to every phase of the management and development of co-operation. The continually increasing volume of this correspondence proves that its value is appreciated by the societies.

Deputations of members of the section have visited many of the societies not members of the Union and urged upon them its claims and benefits with satisfactory results. The executive take this opportunity of cordially acknowledging the service rendered by the committees of several district conference associations in prosecuting this work.

It may be well here to remind societies that the Annual Co-operative Congress of 1905 falls to be held in Scotland, and that it is only societies who are members of the Union that can be represented at Congress. Full information of the conditions of membership of the Union can be obtained at the office of the section, 71, St. James' Street, Kingston, Glasgow.

## LEGAL WORK.

The facilities provided for the societies members of the Union obtaining legal opinion and advice from the consulting solicitor of the Union in Scotland free of charge has been, during the year, much taken advantage of by the societies, and is much prized by them. The opinions and advice received by societies have frequently proved of incalculable value to them in the solution of many questions of difficulty and risk that continually arise in the development of their intricate and extensive business.

## THE SEVENTH SCOTTISH CO-OPERATIVE FESTIVAL AND INDUSTRIAL EXHIBITION.

The festival was held in Glasgow during the New Year holidays of 1904. On this occasion the children's physical drill competition and the fine arts and mechanical sections were not taken up; band performances and concerts of a high-class description being substituted, and proving very attractive. A new feature was the introduction of a festival junior choir competition for a challenge shield. The shield was specially prepared from the design executed for the Co-operative Union by Mr. Walter Crane (London), and is offered for annual competition, becoming the property of the choir winning it three times in succession. Eight choirs entered, and the competition excited a great deal of interest. The shield was won by the junior choir of the Coatbridge Co-operative Society. The exhibition of the products of the Scottish productive societies, and the women's section exhibition, although somewhat curtailed, proved very successful.

## TRAINING CENTRE FOR MANAGERS.

In accordance with the resolution passed at the last annual Co-operative Congress, approving of the proposal to institute training centres for managers

in suitable places, a centre was established in Glasgow, Mr. David Rowat (manager of the Paisley Provident Co-operative Society) acting as instructor. Junior and senior classes were formed in connection with the centre; the junior class being composed of head salesmen and branch managers, and the senior class of managers, secretaries, and bookkeepers holding permanent positions. Notwithstanding the many difficulties which had to be contended with in securing suitable accommodation for the classes, and the fact that the session was chiefly an experiment, the manner in which the attendance and interest of the students was maintained proved very encouraging, and gave convincing evidence of the necessity that exists for such centres. Mr. Alexander Mallace (manager of the St. Cuthbert's Co-operative Association, Edinburgh) has undertaken the duties of examiner in connection with the Glasgow centre, and the examination will take place about the end of April.

A result of the success which has attended the first session of the centre has been to demonstrate very clearly the need that exists for the establishment of rooms containing a reference library where students could secure information on many matters connected with their duties and the management of societies. It is hoped that such an institution will be established in the near future.

#### BOOKKEEPING AND INDUSTRIAL HISTORY CLASSES.

The special bookkeeping class for the training of students as teachers of co-operative bookkeeping classes, conducted under the auspices of the sectional board, during the session of 1902-3, proved eminently successful, nine students gaining the Co-operative Union Teachers' Certificate. This special class and a special elementary class (conducted respectively by Mr. John Brown and Mr. Wm. McFarlane, certificated teachers) have been continued under the auspices of the sectional board during the session of 1903-4. It is hoped that these classes will prove successful also.

It is pleasing to note that the facilities offered to societies by the possession of a staff of certificated teachers have been largely taken advantage of during the session of 1903-4. Bookkeeping classes have been conducted by the following societies, viz. :—(1) Edinburgh St. Cuthbert's, (2) Hamilton Central, (3) Kilmarnock Equitable, (4) Leith Provident, (5) Motherwell, Dalziel, (6) Stirling, and (under the auspices of the Ayrshire Co-operative Conference Association) at (7) Kilwinning, and (8) Mauchline. Industrial History classes have also been conducted by the St. Cuthbert's Co-operative Association, Edinburgh, and the Leith Provident Co-operative Society. In some instances it was found necessary by societies to form two bookkeeping classes in order to facilitate the study of the subject by the students.

#### THE SCOTTISH JOINT CO-OPERATIVE PROPAGANDA COMMITTEE.

This committee, recognising the necessity existing for the appointment of a propaganda agent for Scotland, similar to the agent employed by the

English Joint Co-operative Propaganda Committee, applied to the Scottish Co-operative Wholesale Society and the United Board of the Co-operative Union for permission to appoint such an agent. The permission was granted, and Mr. James Wilson (Dunfermline) was appointed. Mr. Wilson is now actively engaged in propaganda work.

At present negotiations are being carried on for the formation of co-operative societies at Balfroon (Stirlingshire), Inverness, Lerwick (Shetland), and Wigtown.

The Scottish Propaganda Committee has accomplished useful work during the year in spreading a knowledge of the principles and benefits of co-operation over a large area.

#### THE TRADE OF THE MOVEMENT IN SCOTLAND.

Notwithstanding the depressed condition of many of the principal industries of the country during the year, it is satisfactory to note that the trade of the movement in Scotland shows a substantial increase over that of 1902.

The productive phase of co-operation in Scotland has had a successful year.

The progress of the Scottish Co-operative Wholesale Society has been specially interesting. Its trade reaches £6,398,276, and the society has invested in public bodies, including interest, the sum of £615,000. An event worthy of note is the purchase of the Regent Mills, Glasgow, at a cost of £80,000, and the directors are presently negotiating for the purchase of a large estate in the near vicinity of Glasgow.

#### THE SCOTTISH CO-OPERATIVE CONFERENCE ASSOCIATIONS.

The conference associations have had an exceptionally busy year, and several of them have found it necessary to hold special meetings in order to overtake the work requiring their attention. The subjects discussed at their meetings during the year include the question of co-operative banking, the resolution formulated by the Scottish Sectional Board in support of Free Trade, the question of credit trading by co-operative societies, and many other important questions relating to the management of societies. The discussions on the question of credit trading have been the means of checking the development of this evil to some extent and bringing it better under control.

#### OVERLAPPING.

It is to be regretted that cases of overlapping between co-operative societies have been of unusual frequency during the year. The sectional board, in co-operation with the committees of the conference associations in the localities where overlapping existed, have endeavoured to arrange a mutual settlement of these disputes, and in a number of instances where the societies have remitted the dispute to the arbitration of the sectional board and the conference committee an amicable settlement has been arrived at.



Were this method of arbitration adopted more frequently the settlement of overlapping disputes would be more speedily arrived at and the evil effects of the disputes greatly lessened.

#### AMALGAMATION.

Proposals for the amalgamation of societies in congested districts are presently under consideration, and there is a prospect of satisfactory results emanating therefrom.

#### THE GLASGOW AND DISTRICT CO-OPERATIVE DEFENCE ASSOCIATION.

This association has rendered useful service in protecting the interests of co-operation in connection with representation on public bodies, and in promoting the agitation for the removal of the restrictions upon the importation of Canadian store cattle into this country. It has also been specially interested in the agitation against Mr. Chamberlain's fiscal proposals.

#### SPECIAL CONFERENCES.

A special conference, under the auspices of the Cobden Club and the Co-operative Union, was held in Glasgow in September, 1903, in support of the principles of Free Trade. The conference was largely attended and proved very successful.

Resolutions were submitted, and carried almost unanimously, upholding the principles of Free Trade, and protesting against the taxation of food and Mr. Chamberlain's proposed changes in the fiscal policy of the country.

A special conference, under the auspices of the Scottish Sectional Board, was held in Glasgow in March, 1904, to consider the question of the duties, responsibilities, and opportunities of managers and secretaries. The conference was very largely attended, and papers were submitted on the subject named. The discussion was particularly interesting and instructive.

#### THE SCOTTISH CO-OPERATIVE CONVALESCENT HOMES.

It is again pleasing to note continued prosperity on the part of the Scottish Co-operative Convalescent Seaside Homes, at West Kilbride. A great many important improvements have been made which will tend to the comfort and convenience of the inmates. The admissions for the year are 2,531, an increase over 1902 of 125.

Good progress is also being made with the extension and equipment of the new Inland Homes at Lynhurst, on the banks of the Tweed.

#### THE JOINT ARBITRATION BOARD.

This board (composed of representatives from the sectional board and the Parliamentary Committee of the Scottish Trades Union Congress), at the date of our last report, had remitted the dispute between the St. Cuthbert's Co-operative Association, Edinburgh, and the employés in its boot and shoe repairing factory, to Sir Colin S. Macrae, Edinburgh, the final arbiter of the board. Sir Colin Macrae's decision was accepted by the disputing parties.

## BOYCOTT.

During the year an attempt was made by a section of traders to renew the boycott against co-operative societies in several districts of Scotland. These efforts were, however, not successful.

JAMES ALLAN, Chairman.

JAMES DEANS, Secretary

## SCOTTISH CO-OPERATIVE EDUCATIONAL COMMITTEES' ASSOCIATION.

## ANNUAL REPORT, 1903-1904.

This association at the last annual meeting had a membership of thirty-five, which included the Scottish Section, the Ayrshire Co-operative Conference, the Renfrewshire Co-operative Conference, the Falkirk Co-operative Conference, the Glasgow and Suburbs Co-operative Conference, and the Scottish Co-operative Women's Guild, as well as the educational committees of the leading co-operative societies in Scotland.

No conferences are held in connection with this organisation, as the various conference associations in Scotland at present undertake this important department of educational work.

Two general meetings of the members are held every year. At the half-yearly meeting in April reports from the educational committees were submitted and discussed, and instructions were given for the annual issue of "Suggestions for Winter's Work." The committee endeavoured to inaugurate the work of social investigation by asking a return of the causes of the large withdrawals which characterise some of our societies. The number of replies received did not give sufficient data from which any reasonable deductions could be drawn. The rules of the association were slightly altered so as to allow the committee greater freedom of choice in fixing time and place of statutory meetings.

At the annual meeting, held in October, the office-bearers and committee were elected, and Dr. Henry Dyer (the chairman) gave an address on "The Educational Outlook."

The committee, influenced by the overlapping in co-operative educational work, submitted a resolution to the members which asked for the appointment of a special committee at the Scottish National Conference to consider and report on the present organisation. This was passed unanimously, and has since been placed before all the societies in the association, and has been approved by an overwhelming majority.

The committee take this opportunity of expressing their regret that recently the Scottish Section has been compelled to withdraw from the association, but they trust that the proposed reorganisation of co-operative educational institutions will lead to a closer bond between these important co-operative agents.

The following is the financial statement for the year 1903:—

| Receipts.   |     |       | Expenditure.                        |     |       |
|---|-----|-------|-------------------------------------|-----|-------|
|   | £   | s. d. |                                     | £   | s. d. |
| To Cash Lodged in Scottish Co-op. Wholesale Society ..... | 22  | 0 0   | By Printing Literature .....        | 12  | 10 8  |
| „ Cash in Treasurer's hand .....                          | 6   | 2 3   | „ Stereotyping Pamphlets .....      | 1   | 1 0   |
| „ Avonbank Society .....                                  | 1   | 0 0   | „ Printing and Stationery .....     | 2   | 1 3   |
| „ Cowlairs „ .....  | 1   | 0 0   | „ Printing Literature and Free Dis- |     |       |
| „ Coatbridge „ .....                                      | 1   | 0 0   | tribution .....                     | 3   | 1 0   |
| „ Dalziel „ .....   | 1   | 0 0   | „ Testimonial to late Treasurer ..  | 1   | 16 0  |
| „ Dreghorn „ .....  | 1   | 0 0   | „ Committee's Travelling .....      | 1   | 16 1  |
| „ Dumbarton „ .....                                       | 1   | 0 0   | „ Postage for Secretary .....       | 2   | 1 11½ |
| „ Dunfermline „ .....                                     | 1   | 0 0   | „ Treasurer .....                   | 0   | 11 9  |
| „ Hamilton Central Society .....                          | 1   | 0 0   | „ Secretary's Salary .....          | 7   | 0 0   |
| „ Irvine and Fullarton Society ....                       | 1   | 0 0   | „ Treasurer's „ .....               | 2   | 0 0   |
| „ Kinning Park Society .....                              | 1   | 0 0   | „ Cash in Scottish Co-op. Wholesale |     |       |
| „ Kilmarnock „ .....                                      | 1   | 0 0   | Society ..                          | 22  | 1 9   |
| „ Paisley Provident Society .....                         | 1   | 0 0   | „ Cash in Treasurer's hands .....   | 1   | 19 10 |
| „ City of Perth „ .....                                   | 1   | 1 0   |                                     |     |       |
| „ Pollokshaws „ .....                                     | 1   | 0 0   |                                     |     |       |
| „ Shettleston „ .....                                     | 1   | 1 0   |                                     |     |       |
| „ St George „ .....                                       | 1   | 0 0   |                                     |     |       |
| „ St Rollox „ .....                                       | 1   | 0 0   |                                     |     |       |
| „ Vale of Leven „ .....                                   | 1   | 0 0   |                                     |     |       |
| „ West Calder „ .....                                     | 1   | 0 0   |                                     |     |       |
| „ Wishaw „ .....  | 1   | 0 0   |                                     |     |       |
| „ Ayrshire Co-operative Conference                        |     |       |                                     |     |       |
| Association .....   | 1   | 0 0   |                                     |     |       |
| „ Falkirk Co-operative Conference                         |     |       |                                     |     |       |
| Association .....   | 1   | 0 0   |                                     |     |       |
| „ Glasgow and Suburbs Co-opera-                           |     |       |                                     |     |       |
| tive Conference Association ..                            | 1   | 0 0   |                                     |     |       |
| „ Renfrewshire Co-operative Con-                          |     |       |                                     |     |       |
| ference Association .....                                 | 1   | 0 0   |                                     |     |       |
| „ Scottish Co-operator .....                              | 1   | 0 0   |                                     |     |       |
| „ United Co-operative Baking Soc.                         | 1   | 0 0   |                                     |     |       |
| „ Literature Sold .....                                   | 3   | 13 9  |                                     |     |       |
| „ Interest .....  | 0   | 3 3½  |                                     |     |       |
|   | £58 | 1 3½  |                                     | £58 | 1 3½  |

HENRY DYER, Chairman.

JAMES LUCAS, Secretary.

## REPORTS OF THE DISTRICT ASSOCIATIONS.

### No. 1.—AYRSHIRE.

#### Executive Committee.

|   |                                      |
|---|--------------------------------------|
| Mr. George Seymour (president), Kil-    | Mr. Bailie Rennie (auditor), Kilmar- |
| winning.                                | nock.                                |
| „ Adam Calderwood (treasurer), Kil-     | „ James Kay Galston.                 |
| marnock.                                | „ Francis Hughes, Kilbirnie.         |
| „ H. M. Crawford (secretary), Kil-      | „ Hugh Smith, Newmilns.              |
| marnock.                                | „ John Arnot, Hurlford.              |
| „ George Smith (statistical secretary), |                                      |
| Kilmarnock.                             |                                      |

Your committee have sincere pleasure in submitting for your consideration the annual report, balance sheet, and statistical statement for 1903 which we hope will merit your favour and approval.

*Meetings.*—During the year the usual four quarterly meetings were held, with an average attendance of 115 delegates.

The first conference was held at Kilwinning on March 28th. The annual report, balance sheet, and statistical statement for 1902 were submitted and adopted. An address was delivered by Mr. W. R. Rae, of Sunderland, who strongly appealed to the various societies to take advantage of the classes arranged for by the Co-operative Union, and warmly urged the formation of educational departments.

The second meeting was held at Darvel on June 27th. Mr. Tom M'Kerrell, Hurlford, read a paper on "A Proposed New System of Stock-taking and Auditing Societies' Books," wherein he suggested an expert staff of stocktakers, who would be held responsible, and also a chartered accountant, whose duty it would be to visit the various societies and examine the books.

The third meeting was held at Annbank on September 26th. A grant of £2. 2s. was made to the Scottish Council for Women's Trades, also £3 to the Scottish Co-operative Festival Fund. A motion by Mr. Muir (New Cumnock), that "The Scottish Co-operative Wholesale Society should deliver all goods free of carriage," was delayed, as the Wholesale committee were considering the subject. A paper by Mr. J. Morrison—"Should the Wholesale Advance Money to Societies on Behalf of their Members for the Purpose of Erecting Dwelling-houses?"—was held as read.

The fourth meeting was held at Ardrossan on December 26th. Mr. Thomas Dempster (Kilmarnock) congratulated the executive in having been successful in starting bookkeeping classes at Kilwinning and Mauchline. Mr. James Deans read his paper on "Credit Trading in Co-operative Societies," and referred to the origin and extent of the danger in the movement. He also warned members of committees that where servants gave credit the committees were held responsible, and hoped the societies would grapple with the question before it was too late. Mr. Thomas Dempster (Kilmarnock) moved the following resolution:—

That this conference of representatives of co-operative societies, deeply concerned in the welfare of the people as a whole, affirms its belief in the advantages of Free Trade, which has cheapened food, increased wages, and given us a commanding position amongst the nations of the world.

When put to the vote, it was carried almost unanimously.

*Special Conferences.*—A special meeting was held at Kilmarnock on May 9th, of managers, secretaries, and bookkeepers. Mr. George Smith (statistical secretary) introduced the subject for discussion, viz., "Uniformity in Balance Sheets," which was very well received. A joint meeting with Renfrewshire Conference was held at Paisley on October 3rd, under the auspices of the Co-operative Insurance Society, when Mr. John Dewar read a paper on "Co-operative Insurance."

*Other Work.*—During the year your committee have been engaged along with the Scottish Section in endeavouring to get those societies who are not members of the Co-operative Union to become affiliated; also cases of over-



lapping between Irvine and Dreghorn, and Muirkirk and Glenbuck, where we are trying to settle matters amicably.

In conclusion, we are pleased to say that we have two bookkeeping classes, which are highly appreciated—one at Kilwinning with 30 members, and one at Mauchline with 50 members. We also desire to thank the different societies under whose auspices we met for their kindness and hospitality during the past year.

The following is the financial statement for the year 1903:—

| Receipts                          |    |       | Expenditure                           |    |      |
|-----------------------------------|----|-------|---------------------------------------|----|------|
|                                   | £  | s d   |                                       | £  | s d  |
| To Balance from last year .....   | 24 | 17 5  | By Cash, Quarterly Meeting at Kil-    |    |      |
| „ Cash from Ardrossan .....       | 4  | 3 4   | winning .....                         | 7  | 10 6 |
| „ „ Annbank .....                 | 1  | 5 8   | „ Cash, Quarterly Meeting at Dar-     |    |      |
| „ „ Auchinleck .....              | 2  | 4 1   | vel .....                             | 8  | 9 3  |
| „ „ Beith .....                   | 2  | 19 2  | „ Cash, Quarterly Meeting at Ann-     |    |      |
| „ „ Catrine .....                 | 2  | 6 5   | bank .....                            | 9  | 19 8 |
| „ „ Crosshouse .....              | 2  | 9 9   | „ Cash, Quarterly Meeting at Ard-     |    |      |
| „ „ Darvel .....                  | 3  | 9 5   | rossan .....                          | 8  | 4 10 |
| „ „ Dalry .....                   | 1  | 1 6   | „ Cash, Special Conference at Kil-    |    |      |
| „ „ Dalmellington .....           | 1  | 8 5   | marnock .....                         | 1  | 9 10 |
| „ „ Dreghorn .....                | 2  | 1 6   | „ Cash, Special Conference at Pais-   |    |      |
| „ „ Fergushill .....              | 0  | 15 0  | ley .....                             | 5  | 5 1  |
| „ „ Glenbuck .....                | 0  | 12 11 | „ Cash, Committee Meetings .....      | 6  | 7 2  |
| „ „ Gaiston .....                 | 4  | 11 3  | „ Delegation to Congress at Don-      |    |      |
| „ „ Hurford .....                 | 3  | 0 0   | caster .....                          | 6  | 8 6  |
| „ „ Irvine .....                  | 2  | 3 5   | „ Attending other Conferences .....   | 13 | 2 11 |
| „ „ Insurance Society .....       | 1  | 0 0   | „ Visiting Societies .....            | 6  | 11 9 |
| „ „ Insurance Society .....       | 5  | 5 1   | „ Printing Accounts .....             | 6  | 14 3 |
| „ „ Kilmarnock .....              | 25 | 8 9   | „ Officials' Salaries .....           | 4  | 0 0  |
| „ „ Kilbirnie .....               | 4  | 10 7  | „ Annual Subs., Co-op. Union .....    | 0  | 10 0 |
| „ „ Kilwinning .....              | 2  | 11 8  | „ „ Educational Com-                  |    |      |
| „ „ Kirkcubbin .....              | 0  | 9 2   | mittees' Association .....            | 1  | 0 0  |
| „ „ Muirkirk .....                | 2  | 12 2  | „ Donation to Scottish Council for    |    |      |
| „ „ Maybole .....                 | 2  | 18 4  | Women's Trades .....                  | 2  | 2 0  |
| „ „ Mauchline .....               | 2  | 7 1   | „ Donation to Scottish Festival ..... | 3  | 0 0  |
| „ „ New Cumnock .....             | 1  | 17 2  | „ Teacher's Salary and Train Fare     |    |      |
| „ „ Newmilns .....                | 3  | 18 11 | up to December .....                  | 8  | 5 0  |
| „ „ Old Cumnock .....             | 0  | 18 3  | „ Postages, Money Orders, less Bank   |    |      |
| „ „ Patna .....                   | 0  | 10 2  | Drafts, &c. ....                      | 3  | 11 1 |
| „ „ Paisley Manufact'g. .....     | 0  | 10 0  | „ Balance .....                       | 29 | 16 7 |
| „ „ Adv., Paisley M'fact'g. ..... | 1  | 7 6   |                                       |    |      |
| „ „ Stevenston .....              | 2  | 12 6  |                                       |    |      |
| „ „ Scottish Women's Gld. .....   | 0  | 2 6   |                                       |    |      |
| „ „ Scottish Co-operator .....    | 0  | 10 0  |                                       |    |      |
| „ „ Scottish Co-operator—         |    |       |                                       |    |      |
| for Advertisements .....          | 0  | 10 0  |                                       |    |      |
| „ „ Scottish Section .....        | 3  | 0 0   |                                       |    |      |
| „ „ Scottish Wholesale .....      | 5  | 0 0   |                                       |    |      |
| „ „ Troon .....                   | 1  | 4 4   |                                       |    |      |
| „ „ United Baking Society,        |    |       |                                       |    |      |
| Glasgow .....                     | 2  | 0 0   |                                       |    |      |
| „ „ Adv., United Bkg. Soc. .....  | 1  | 15 0  |                                       |    |      |
| £132 8 5                          |    |       | £132 8 5                              |    |      |

H. M. CRAWFORD, Secretary.

## No. 2.—BORDER COUNTIES.

### Executive Committee.

Mr. Thomas Little (president), Gala-  
shiels.  
„ James Anderson (treasurer), Gala-  
shiels.  
„ Neil O'Hara (secretary), Galashiels.

Mr. James Adams (auditor), Selkirk.  
„ Andrew Landles, Hawick.  
„ Wm. Christison, Walkerburn.  
„ James Murray, Selkirk.

Your executive has again pleasure in submitting for your consideration the report and balance sheet for another year.

*Amalgamation.*—The committees of the two Selkirk societies have made another attempt to unite their forces in the Royal Burgh, which we regret has not been successful. We trust, however, that they will continue their efforts with renewed vigour until they have attained the desirable object in view.

*The Co-operative Inland Homes.*—We have to congratulate the provisional committee on securing the estate of Lynhurst, which is beautifully situated on the banks of the Tweed opposite Abbotsford. The grounds are  $8\frac{1}{4}$  acres in extent, and free of feu duty. The situation of the homes is excellent, and worthy of the noble object for which they were acquired. Health—physical and mental—is the choicest blessing which we can possess. It enables us to enjoy all the pleasures and privileges of life, but it also places upon us the obligation of assisting our less fortunate brethren. The best and most practical way we can thank God for our own health is to provide for those who do not possess that priceless gift. The sum subscribed by the Border Conference amounts to £625. 15s., which is over 1s. 2d. per member. This does not include £100 raised by the employés of the Waverley Society. We heartily thank you for your generosity, and would beg of you to redouble your efforts in the interests of humanity and for the credit of Scottish Co-operation.

The following is a *resume* of the quarterly meetings held during the year:—The annual meeting was held in the Co-operative Hall, Galashiels, on March 21st, at 3-30 p.m., under the auspices of the Galashiels Co-operative Coal Society Limited. There were 128 delegates present. Mr. Thomas Little (president) occupied the chair. Mr. Thomas Easton, on behalf of the Coal Society, gave the delegates a hearty welcome. The annual report and balance sheet was considered, and adopted on the motion of Mr. G. D. Taylor, of the Scottish Section. Mr. Neil O'Hara was re-elected secretary. Mr. Andrew Landles (Hawick Society), Mr. William Christison (Walkerburn Society), Mr. James Murray (Selkirk Equitable Society), were re-elected members of the committee. Mr. James Adams (Selkirk) was re-elected auditor. Mr. James Anderson (treasurer) was elected delegate to the Doncaster Congress.

Mr. John Ballantyne (Galashiels) then read his paper—"Co-operation, Foreign Trading, and the Metric System of Weights and Measures," in which he adduced numerous reasons in favour of the interchange of commodities with foreign nations and our Colonies, from whom we purchase largely. Thereafter he explained the Metric System, which was in general use throughout the world, and gave illustrations to prove that its adoption would prove highly beneficial at home, and greatly facilitate our business transactions with foreign nations. At the conclusion of Mr. Ballantyne's able paper an interesting discussion took place.

The second meeting was held under the auspices of the Walkerbury Society in a large marquee in the newly-acquired grounds of the Scottish Co-operative Inland Convalescent Homes, near Galashiels, on Saturday, June 27th, at 3-30 p.m. Mr. Thomas Little (president) occupied the chair, and there were 246 delegates present. Mr. McQueen Little (president of the Walkerbury Society) gave the delegates a hearty welcome. Mr. Thomas Little was re-elected president, and Mr. James Anderson was re-elected treasurer. The treasurer (Mr. James Anderson) gave a most interesting report of the Doncaster Congress. Mr. Young (hon. secretary of the Inland Homes) then delivered an eloquent address, in which he described the homes and the classic associations of the district, and concluded with a strong appeal on behalf of the funds to enable them to complete this noble institution. The president proposed a vote of thanks to Mr. Young, which was heartily given.

The third meeting, under the auspices of the Selkirk Co-operative Society, was held in the Victoria Hall, on September 19th, at 3 o'clock p.m. 108 delegates were present. Mr. Little (president) occupied the chair. Councillor Bolster (president of the Selkirk Society) gave the delegates a hearty welcome, and in an interesting speech referred to the historic associations of their Royal Burgh, and to the beauty with which nature had endowed their district.

The subject for discussion was—"The Proposed Alteration of the Rules of the Scottish Co-operative Wholesale Society to enable them, by Resolution of their Members, to Establish Retail Branches where no Co-operative Society Exists." Mr. James Allan (chairman of the Scottish Section) delivered an able speech in favour of the proposal. An animated discussion followed, and, on the motion of Mr. Nicholson and Bailie Miller, the discussion was adjourned until next meeting.

The fourth meeting was held under the auspices of the Galashiels Co-operative Society, in their hall, High Street, on December 19th, at 3-30 p.m. Mr. Little (president) occupied the chair, and there were 130 delegates present. Mr. Pringle (president of the Galashiels Society) gave the delegates a hearty welcome, and reviewed the progress made by their society since its formation in 1839. A circular letter from the Scottish Section, containing a resolution in favour of Free Trade, which they desired considered at a special or ordinary meeting of the Conference, was read. Messrs. John Turner and James Smyth (Galashiels) moved—"That we do not consider this resolution." Bailie Miller (Hawick) proposed—"That the question form the subject of discussion at our next meeting." Ex-Councillor Mitchell (Galashiels) seconded Bailie Miller's amendment, which was agreed to by 46 votes to 28.

It was agreed to support the re-election of Mr. James Allan as our representative on the Scottish Section.

On the motion of Bailie Miller (Hawick), the following motion was carried unanimously:—"That the executive be instructed to communicate

with the societies in the Conference with the view of inviting the Congress to meet in the Border district in 1905."

The adjourned discussion from last meeting, on the proposed alteration of the rules of the Scottish Co-operative Wholesale Society, was continued by Mr. James Nicholson (East of Scotland), who proposed the rejection of the proposal. Mr. James Allan (Scottish Section) moved the resolution in favour of the proposal, and was supported by Messrs. R. Wright, Andrew Young, G. D. Taylor, and the chairman; while Mrs. Lamont, Bailie Mallinson, Bailie Miller, Messrs. J. Dickson, T. Stoddart, C. Fisher, and J. Lucas spoke against the change, and upon a division, the amendment against the Wholesale opening retail branches was carried by a large majority, only 15 voting for the proposal.

In conclusion, we beg to tender our best thanks to the societies who have entertained the conferences during the year. Their hospitality has been appreciated by those attending our meetings.

The following is the financial statement for the year 1903:—

| Receipts.                           |       | £   | s. | d.  | Expenditure  |       | £   | s. | d.  |
|-------------------------------------|-------|-----|----|-----|--|-------|-----|----|-----|
| To Balance from last year           | ..... | 2   | 13 | 5½  | By Committee's Expenses                              | ..... | 5   | 14 | 11  |
| Contributions from Societies        |       |     |    |     | Delegates' Travelling Expenses                       | ..... | 9   | 11 | 1   |
| Hawick                              | ..... | 8   | 4  | 0   | Printing   | ..... | 10  | 6  | 10  |
| Galashiels                          | ..... | 2   | 10 | 3   | Stamps Stationery, &c.                               | ..... | 2   | 6  | 3   |
| Selkirk                             | ..... | 2   | 2  | 6   | Delegate to Congress (Doncaster)                     | ..... | 4   | 17 | 5   |
| Galashiels Waverley                 | ..... | 2   | 1  | 2   | Proportion of Expenses of Conference at Inland Homes | ..... | 3   | 0  | 0   |
| Peebles                             | ..... | 1   | 10 | 0   | Secretary's Salary                                   | ..... | 3   | 0  | 0   |
| Galashiels Coal                     | ..... | 1   | 0  | 0   | Cash in Treasurer's hands                            | ..... | 3   | 7  | 5½  |
| Kelso                               | ..... | 0   | 11 | 0   |  |       |     |    |     |
| Jedburgh                            | ..... | 1   | 6  | 0   |  |       |     |    |     |
| Co-operative Insurance Society      | ..... | 1   | 0  | 0   |  |       |     |    |     |
| Selkirk Equitable                   | ..... | 0   | 17 | 0   |  |       |     |    |     |
| Innerleithen                        | ..... | 0   | 14 | 10  |  |       |     |    |     |
| Walkerburn                          | ..... | 0   | 15 | 0   |  |       |     |    |     |
| Earlston                            | ..... | 0   | 10 | 0   |  |       |     |    |     |
| Riccarton Junction                  | ..... | 0   | 2  | 3   |  |       |     |    |     |
| Scottish Co-operative Women's Guild | ..... | 0   | 2  | 6   |  |       |     |    |     |
| Scottish Co-op. Wholesale Ltd.      | ..... | 5   | 0  | 0   |  |       |     |    |     |
| Scottish Section                    | ..... | 3   | 0  | 0   |  |       |     |    |     |
| United Baking Society               | ..... | 2   | 0  | 0   |  |       |     |    |     |
| Paisley Manufacturing Society       | ..... | 0   | 10 | 0   |  |       |     |    |     |
| „ Advertising on Billets            | ..... | 6   | 0  | 0   |  |       |     |    |     |
|                                     |       | £42 | 3  | 11½ |  |       | £42 | 3  | 11½ |

NEIL O'HARA, Secretary.

### No. 3.—CENTRAL.

#### Executive Committee.

|   |  |
|---|--|
| Mr. Henry Murphy (president), Lanark.       | Mr. John Kelly (statistical secretary), Hamilton.          |
| „ Joseph Kay (vice-president), Carlisle.    | „ James Sneddon (secretary), Sunny-side Cottage, Burnbank. |
| „ Archibald M'Lean (treasurer), Coatbridge. | „ Broadhead, Carlisle.                                     |
| „ David R. Lockhart (auditor), Motherwell.  | „ Weir, Bellshill and Mossend.                             |
|   | „ White, Dalziel.  |
|   | „ Kelly, Hamilton.   |



In submitting to you the annual report, statistical statement, and treasurer's statement for the year 1903, your committee have pleasure in recording the continued prosperity of nearly the whole of the societies in their district—the increase in membership, sales, and capital surpassing the previous year in a satisfactory and progressive manner. By referring to the statistical statement you will observe an increase in the majority of the societies in their purchases from the Scottish Wholesale Society—an emblem of true co-operation which your committee hope will be carried out to the letter.

*Meetings of Delegates.*—During the year four quarterly meetings and one special meeting have been held, and, judging by the attendance and the interest taken in the proceedings, the popularity of the Conference is still increasing.

The president (Mr. Henry Murphy) has occupied the chair at all the meetings.

The first conference was held in Coatbridge, under the auspices of Coatbridge Co-operative Society, and was attended by 130 delegates. Mr. Sneddon (Burnbank) was re-elected secretary, and Mr. John Kelly was re-elected member of committee. Mr. Kelly being also unanimously appointed statistical secretary. A paper was read by Mr. Robert Prentice (Coatbridge) on "The Effects of Combines on the Co-operative Movement." The reader, who had a thorough grasp of his subject, dealt with it in a very instructive manner the paper being full of sharp, crisp truths. A very interesting discussion followed, and a hearty vote of thanks given to Mr. Prentice for his paper.

The second meeting was held at Motherwell, by invitation of Dalziel Co-operative Society, there being 120 delegates present. Mr. Joseph Kay (Carluke) was re-elected vice-president; Mr. Robert Whyte (Motherwell), member of committee; and Mr. David Lockhart (Motherwell), auditor. A paper was read by Mr. Andrew Young (Edinburgh) on "A New Industrial Charter." The reader, in his usual masterly style, depicted the high aims of his new charter—(1st) abolition of child labour, (2nd) every family to have the chance of making a home, (3rd) laws regarding sanitation and safety be applied to all trades, (4th) a demand for leisure and rest, (5th) enlarged social opportunities for the workers, and (6th) old-age pensions for all (men and women). A good discussion took place on the paper, Mr. Young being cordially thanked for his lucid and convincing paper. It was resolved to print the paper, and distribute to societies. Mr. John Kelly (Hamilton) was appointed delegate to the annual Congress at Doncaster. The annual statement, statistical and treasurer's statement, were considered and approved.

The third meeting was held at Chapelhall under the auspices of Chapel hall Federated Bakery, there being 103 delegates present. The retiring office-bearers, viz., president, treasurer, and member of committee, were re-elected. A paper was read by Mr. James Morrison (Scottish Co-operative Wholesale Society's counting-house, Glasgow), the subject being "Should the Wholesale advance Money to Societies on Behalf of their Members for

the Purpose of erecting Dwelling-houses ? ” (copies of the paper being distributed to delegates). A very interesting discussion took place, the following resolution being unanimously agreed to :—

That this Conference approves of the proposal that the Scottish Wholesale Society advance money to societies with the object of providing housing accommodation to their members, and recommends the directors of the Wholesale Society to formulate a scheme, and submit same to a quarterly meeting of the society as soon as convenient. A copy of this resolution to be forwarded to the directors of the Wholesale Society.

The last quarterly conference of the year was held at Cleland, by invitation of Cleland Co-operative Society, there being 130 delegates present. Mr. John Broadhead (Carluke) was re-elected a member of committee. A paper was read by Mr. James Deans (secretary of Scottish Section) on “ Proposed Alterations of Scottish Co-operative Wholesale Society Rules, to permit them taking up Propagandist Work.” Mr. Deans, in concluding his paper, submitted the following resolution :—

That, in the opinion of this meeting, it is desirable, with the object of extending the benefits of co-operative trading to communities in which it at present does not exist, that the rules of the Scottish Co-operative Wholesale Society should be altered to empower the directors, with the consent of the quarterly meeting of the society, to open retail shops in communities where presently no co-operative society nor the branch of a society exists.

A lively discussion followed, and on a vote five voted against, and by an overwhelming majority the resolution was adopted, Mr. Deans being thanked for his paper. The Conference considered the question of supporting the invitation to hold the 1905 Congress at Paisley, this being agreed to almost unanimously. The Conference Committee were instructed to convene a meeting of the Conference to consider the question of Mr. Chamberlain’s fiscal policy.

A special meeting was held at Motherwell on the last month of the year, there being about 80 delegates present, the business being consideration of Mr. Chamberlain’s fiscal proposals. Mr. Henry Murphy (president of Conference) moved a resolution drawn up by the Scottish Section :—

That this conference of representatives of co-operative societies affirms its belief in the advantages of Free Trade, which has cheapened food and given us a commanding position amongst the nations of the world.

An amendment was moved against above resolution by Mr. Pettigrew (Hamilton Central). An animated discussion ensued. On a vote being taken six voted for amendment, and by an overwhelming majority the resolution was adopted. A second resolution was moved by Mr. John Broadhead (Carluke) :—

That this conference of delegates directs that copies of the foregoing resolution be sent to the Prime Minister, the Chancellor of the Exchequer, the Secretary of the Colonies, Sir Henry Campbell-Bannerman, and the Parliamentary representatives of constituencies within the Conference district.

It being resolved to include Mr. Chamberlain, the resolution was agreed to unanimously.

*Funds.*—As will be seen from the balance sheet, there is a good balance to our credit at the end of the year.

*Statistical Statement.*—From a perusal of this statement it will be seen that the increases in the various columns are of a very satisfactory character.

We would again thank all the societies who have entertained the Conference during the year, thereby increasing the pleasure and comfort of the delegates, and also we would thank the directors of Dalziel Co-operative Society, Motherwell, for so kindly giving us the use of a room for our committee meetings.

The following is the financial statement for the year 1903:—

| Receipts.   |  | £    | s. | d. | Expenditure.                                     |  | £    | s. | d.  |
|---|--|------|----|----|--|--|------|----|-----|
| To Balance  |  | 67   | 10 | 6½ | By Printing                                      |  | 9    | 8  | 5   |
| „ Cash from—  |  |      |    |    | „ Postage, Stationery, and Carriage              |  | 3    | 0  | 7   |
| Bellshill and Mossend, 1902-03                          |  | 2    | 12 | 1  | „ Conference Delegations and Travelling Expenses |  | 19   | 19 | 6   |
| Lanark, 1902-03   |  | 4    | 3  | 1  | „ Committee and Travelling Expenses              |  | 12   | 8  | 10  |
| Glenboig  |  | 0    | 5  | 10 | „ Congress Delegations                           |  | 5    | 14 | 7   |
| Law   |  | 0    | 8  | 4  | „ Co-operative Union                             |  | 0    | 10 | 0   |
| Carstairs   |  | 1    | 3  | 2  | „ Propaganda Work                                |  | 1    | 5  | 0   |
| Scottish Wholesale                                      |  | 5    | 0  | 0  | „ Scottish Festival                              |  | 1    | 1  | 0   |
| Newmains and Cambusnethan 1903-04                       |  | 2    | 18 | 0  | „ Inland Co-operative Homes                      |  | 10   | 0  | 0   |
| Co-operative Insurance                                  |  | 1    | 0  | 0  | „ Refreshments for Conferences                   |  | 2    | 18 | 10  |
| Blantyre  |  | 4    | 10 | 0  | „ Secretary's Salary                             |  | 3    | 0  | 0   |
| Dalziel   |  | 9    | 18 | 7  | „ Treasurer's Salary                             |  | 2    | 0  | 0   |
| Dykehead and Shotts                                     |  | 2    | 7  | 6  | „ Statistical Secretary's Salary                 |  | 2    | 0  | 0   |
| Crofthead, 1902-03                                      |  | 3    | 0  | 0  | „ Auditor  |  | 0    | 10 | 0   |
| Cleland   |  | 1    | 0  | 0  | „ Cash in Bank                                   |  | 55   | 0  | 0   |
| Glengowan, 1902-03                                      |  | 0    | 15 | 6  | „ Balance in hand                                |  | 13   | 13 | 11½ |
| Leavenseat  |  | 0    | 4  | 0  |  |  |      |    |     |
| Coatbridge  |  | 10   | 15 | 8  |  |  |      |    |     |
| Overtown  |  | 1    | 5  | 0  |  |  |      |    |     |
| Carlisle, 1903-04                                       |  | 3    | 0  | 0  |  |  |      |    |     |
| Larkhall Victualling                                    |  | 2    | 0  | 0  |  |  |      |    |     |
| Coalburn  |  | 1    | 0  | 0  |  |  |      |    |     |
| Moffatt Mills   |  | 0    | 5  | 0  |  |  |      |    |     |
| Strathaven, 1902-04                                     |  | 2    | 16 | 7  |  |  |      |    |     |
| Women's Guild   |  | 0    | 2  | 6  |  |  |      |    |     |
| Paisley Manufacturing, 1902-03                          |  | 1    | 0  | 0  |  |  |      |    |     |
| Paisley Manufacturing, Advertising on Circular, 1902-03 |  | 1    | 0  | 0  |  |  |      |    |     |
| United Baking   |  | 2    | 0  | 0  |  |  |      |    |     |
| „ Advertising on Circular                               |  | 2    | 0  | 0  |  |  |      |    |     |
| Hamilton Palace Colliery                                |  | 1    | 8  | 0  |  |  |      |    |     |
| Chapelhall Federated Baking                             |  | 0    | 10 | 0  |  |  |      |    |     |
| Greengairs  |  | 0    | 4  | 3  |  |  |      |    |     |
| Chapelhall  |  | 1    | 2  | 0  |  |  |      |    |     |
| Burnbank  |  | 0    | 0  | 0  |  |  |      |    |     |
| Newarthill  |  | 0    | 12 | 6  |  |  |      |    |     |
| Flains  |  | 6    | 5  | 7  |  |  |      |    |     |
| Larkhall  |  | 2    | 7  | 0  |  |  |      |    |     |
|   |  | £142 | 10 | 8½ |  |  | £142 | 10 | 8½  |

JAMES SNEDDON, Secretary.

## No. 4.—EAST OF SCOTLAND.

## Executive Committee.

|   |                                     |
|---|-------------------------------------|
| Mr. George Taylor (president), Leith Provident. | Mr. John Mallinson, St. Cuthbert's. |
| „ Thomas Telfer (secretary), Edinbro'.          | „ Andrew Young, St. Cuthbert's.     |
| „ James Nicolson (treasurer), Leith.            | „ James Young, Musselburgh.         |
|   | „ James F. Blair, Norton Park.      |

Your executive, in presenting the annual report, statistical tables, and treasurer's statement, have pleasure in recording the continued prosperity of the societies embraced in the Conference District. The increase in members, sales, and profit is very satisfactory, while the increase of capital is the highest in the history of the movement in this Conference. We welcome this as showing that the members recognise the stability and sound financial position of the societies, and that habits of thrift and providence are being formed amongst co-operators.

*Meetings of Delegates.*—The quarterly meetings during the year have been attended by an increasing number of delegates. The interest in the proceedings and the discussion of the several questions have been well maintained, and we believe will help to educate public opinion upon several important questions.

The president (Mr. George Taylor) occupied the chair at all the meetings.

The first meeting was held in Leith under the auspices of Leith Provident Society, and was attended by 174 delegates. Mr. George Taylor (Leith Provident) was elected president; Mr. James Nicolson (Leith Provident), treasurer. Mr. Andrew Young (St. Cuthbert's), Mr. James Young (Musselburgh), were re-elected, and Mr. James F. Blair (Norton Park) elected members of the committee.

The annual report, statistical tables, and treasurer's statement were considered and approved.

The secretary (Mr. Thomas Telfer) was appointed delegate to the annual Congress.

The paper read by Mr. P. S. Malcolm on "The Taxation of Food Stuffs" was considered. An interesting discussion ensued. The speakers deplored the departure from Free Trade principles by levying a tax on corn and flour, thereby placing a heavy burden on the shoulders of the poor, and those least able to bear taxation. A resolution protesting against the taxation of food stuffs was unanimously agreed to, and copies of the resolution were forwarded to the Government and local Members of Parliament. Mr. Munro Ferguson, M.P., and Mr. George M'Crae, M.P., replied, expressing cordial approval of the resolution. Members of the Government and M.P.'s for the district acknowledged receipt.

The second meeting was held at Bathgate under the auspices of the local society, and was attended by 130 delegates. The chairman, in an interesting speech referred to the growth and progress of the co-operative movement;



he believed it was the greatest lever to raise the working classes to a higher level of comfort and prosperity.

Mr. R. D. Scott (Selkirk) read a paper "Should the Wholesale Pay Carriage on Goods?" He contended that there was great injustice done to country societies, and gave instances to prove his statement. He trusted to have the support of the societies when the matter came before the Whole sale Quarterly Meeting. Mr. Scott was cordially thanked for his paper.

Mr. Stewart (Norton Park) requested the support of the delegates to the following motion at the Wholesale meeting:—"Should Payment of Bonus be Discontinued, and a Superannuation Fund be Created for all Servants?" The meeting expressed a general approval of the principle, and thanked Mr. Stewart for his explanation.

The third meeting was held at Bonnyrigg, under the auspices of that society, 107 delegates present. Mr. Thomas Telfer gave a short account of the proceedings and his impressions of the Co-operative Congress at Doncaster. Delegate thanked, and report adopted.

A paper was read by Mr. William Macfarlane (Scottish Co-operative Wholesale Society), "Should the Wholesale Advance Money to Societies on Behalf of their Members for the Purpose of Erecting Dwelling Houses?"

The retiring office-bearers, viz., secretary and two members of committee, were re-elected. Conference Committee instructed to convene a meeting of societies in the district to consider the question of inviting the 1905 Congress to meet in Edinburgh.

The fourth meeting was held in Edinburgh under the auspices of Norton Park Society, 152 delegates present. Intimation was made that the preliminary steps had been taken to invite the 1905 Congress to Edinburgh.

The principal business was consideration of Mr. Chamberlain's fiscal proposals. Mr. James Nicolson moved a resolution drawn up by the Scottish Section—

That this Conference of representatives of co-operative societies affirms its belief in the advantages of Free Trade, which has cheapened food, increased wages, and given us a commanding position amongst the nations of the world.

Mr. Stewart (Norton Park) moved the previous question. An animated discussion ensued, and on a vote six voted for the previous question, and by an overwhelming majority the resolution was adopted.

The treasurer of the Convalescent Inland Homes made a statement that they were preparing for building, and made an urgent appeal to societies for increased support.

*Educational Work.*—The propagandist work undertaken by the Conference Committee proved highly satisfactory. Meetings were held in Loanhead, Armadale, Bathgate, Musselburgh, Penicuik, and Ratho. At all the meetings there was a good attendance. Addresses were delivered by members of the executive, who brought the claims of the movement before the meeting in a

most effective manner. The speakers received a most attentive hearing, and we trust the seed sown will bear good fruit.

Fraternal intercourse has been maintained with other Conferences, and we have extended to their delegates a hearty welcome. These visits tend to foster the co-operative spirit, and help to broaden our views and extend our sympathies.

We beg to thank all those societies who have entertained the Conference during the year, thereby increasing the comfort of the delegates and the usefulness of the Conference.

The following is the financial statement for the year 1903 :—

| Receipts                       | £    | s  | d  | Expenditure.                      | £  | s  | d         |
|--------------------------------|------|----|----|-----------------------------------|----|----|-----------|
| To Balance from 1902           | 19   | 17 | 8½ | By Committee's Expenses           | 9  | 0  | 8         |
| " Bank Interest                | 1    | 3  | 1  | " Deputations                     | 15 | 14 | 2         |
| " Advertisements               | 7    | 0  | 0  | " Delegate to Congress            | 6  | 4  | 7         |
| " Contributions from Societies |      |    |    | " Propagandist Meetings           | 27 | 0  | 7         |
| Armada Society                 | 2    | 0  | 2  | " Printing Account                | 13 | 2  | 6         |
| Bathgate Society               | 2    | 14 | 0  | " Subscriptions—                  |    |    |           |
| Bonnyrigg Society              | 1    | 0  | 0  | Sick Member                       | 10 | 0  | 0         |
| Broxburn Society               | 3    | 5  | 0  | Scottish Council for Women's      |    |    |           |
| Co-operative Insur Society     | 1    | 0  | 0  | Trades                            | 2  | 0  | 0         |
| Da keith Society               | 1    | 0  | 0  | Festival                          | 1  | 0  | 0         |
| Gorebridge Society             | 1    | 0  | 0  | Co-operative Union                | 0  | 10 | 0         |
| Gavieside                      | 0    | 6  | 0  | " Special Conference on 1905 Con- |    |    |           |
| Haddington Society             | 2    | 1  | 3  | gress                             | 2  | 12 | 7         |
| Hil wood Society               | 1    | 10 | 0  | " Secretary's Salary              | 5  | 0  | 0         |
| Juniper Green Society          | 1    | 4  | 0  | "      Postal Charges             | 2  | 0  | 0         |
| Leith Provident Society        | 8    | 10 | 0  | " Treasurer's Salary              | 3  | 0  | 0         |
| Musselburgh and Fisherrow      |      |    |    | "      Postal Charges             | 0  | 6  | 11½       |
| Society                        | 5    | 1  | 1  | " Commission on Bank Cheques      | 0  | 2  | 6         |
| Oakbank Society                | 0    | 13 | 4  | " Auditors                        | 0  | 11 | 0         |
| Paisley Manufact Society       | 0    | 10 | 0  | " Cash in People's Bank           | 15 | 5  | 4         |
| Penicuik Society               | 3    | 15 | 0  | "      Treasurer's hands          | 5  | 15 | 8         |
| People's Bank Limited          | 0    | 16 | 3  |                                   |    |    |           |
| Portobello Society             | 1    | 10 | 0  |                                   |    |    |           |
| Prestonpans Society            | 0    | 19 | 6  |                                   |    |    |           |
| Printing Co. Edinburgh         | 1    | 0  | 0  |                                   |    |    |           |
| Scottish Section               | 3    | 0  | 0  |                                   |    |    |           |
| S.C.W.S.                       | 5    | 0  | 0  |                                   |    |    |           |
| " Scottish Newspaper "         | 0    | 10 | 0  |                                   |    |    |           |
| St Cuthbert's Society          | 31   | 15 | 6  |                                   |    |    |           |
| Scottish Co-operative Women's  |      |    |    |                                   |    |    |           |
| Guid                           | 0    | 2  | 6  |                                   |    |    |           |
| St. Cuthbert's Women's Guid    |      |    |    |                                   |    |    |           |
| (Northern Branch)              | 0    | 2  | 0  |                                   |    |    |           |
| Tranent Society                | 3    | 0  | 5  |                                   |    |    |           |
| United Co-operative Baking     |      |    |    |                                   |    |    |           |
| Society                        | 2    | 0  | 0  |                                   |    |    |           |
| West Calder Society            | 5    | 13 | 1  |                                   |    |    |           |
| Westbarns Society              | 0    | 6  | 8  |                                   |    |    |           |
|                                | £119 | 6  | 6½ |                                   |    |    |           |
|                                |      |    |    |                                   |    |    | £119 6 6½ |

THOS. TELFER, Secretary.

#### No. 5.—FALKIRK.

##### Executive Committee.

|                                       |                               |
|---------------------------------------|-------------------------------|
| Mr. John M'Coll (president), Falkirk. | Mr. John Wood, Slamannan.     |
| " John Liddell (treasurer), Falkirk.  | " Wm. Watt, Grangemouth.      |
| " Robert Marshall (secretary), Bonny- | " Wm Gardner, Bo'ness.        |
| bridge.                               | " Hugh Binnie, Stenhousemuir. |

The report for the year, we are pleased to say, is very satisfactory, not withstanding the general depression of trade, and particularly that of the

local industries. The societies are extending their usefulness upon every hand. New branches are being opened, and others are in course of erection throughout the district. Let us see that along with it the true principles of co-operation are not lost sight of.

We regret that there is still occasion to complain of the lack of interest in some societies with regard to district work. They remain as completely isolated as if they did not exist, much to the regret of the District Committee. It is to be hoped that they will pluck up courage and join with the other societies in taking an interest in assisting the co-operative work of the district.

Four conferences have been held during the year—the first at Stenhouse-muir, the second at Paisley, the third at Slamannan, and the fourth at Denny. The subjects dealt with were—"Co-operative Education," by Mr. W. R. Rae (Sunderland, chairman of the Co-operative Union Educational Committee); "The Evils of Credit Trading," by Mr. John M'Coll; "Should the Wholesale Advance Money to Societies for the Purpose of Erecting Dwelling-houses for their Members?" by Mr. Morrison (Wholesale Society); "The Proposed Alteration of the Scottish Co-operative Wholesale Society's Rules to allow them to open Retail Shops in Communities where none exist;" also a resolution *re* "Co-operators and the Fiscal Policy." The conferences have been well attended, and the discussion on the various subjects very well sustained. There is one feature of these conferences which we, as an executive, deplore, and that is the absence of representatives from small societies. The reason given for their non-attendance is the expense. We believe the money spent would be more than returned to them in the increased knowledge that their delegates would receive.

A special joint conference of the employés and directors of the various societies in the district was held during the year at Stenhouse-muir. The attendance was good, almost 400 being present. Mr. Monteith (Cowden-beath) read an excellent paper entitled "Employés: Their Duties and Responsibilities." A good discussion followed, which proved very interesting. The question of a universal half-holiday in the Falkirk district was also brought forward. It was agreed to leave it with the Conference Executive to try and arrange. We have again to repeat our conviction that these conferences contribute very materially in strengthening the educational spirit, which is absolutely essential if the co-operative movement has to make progress in the years to come. Every conference seems to demonstrate this; and it is to be hoped that the importance of this phase of our co-operative life will be more recognised in the future than it appears to be at present.

We have prepared the usual statistics, showing the number of members in each society in the Conference, together with the amount of share and loan capital, trade, profits, &c., for your perusal.

In closing this report, we again thank those societies under whose auspices our conferences have been held, who have done everything possible to make our meetings both pleasant and profitable.

The following is the financial statement for the year 1903 :—

| Receipts.                           |      |       | Expenditure.                       |      |       |
|-------------------------------------|------|-------|------------------------------------|------|-------|
|                                     | £    | s. d. |                                    | £    | s. d. |
| To Balance from last year .....     | 49   | 7 2   | By Committee's Expenses .....      | 18   | 4 6   |
| „ Scottish Section Co-op. Union ..  | 3    | 0 0   | „ Delegate's „ .....               | 7    | 8 10  |
| „ Scottish Co-op. Wholesale Society | 5    | 0 0   | „ Travelling „ .....               | 6    | 16 2  |
| „ Co-operative Insurance Society .. | 1    | 0 0   | „ Printing and Stationery .....    | 7    | 10 8  |
| „ Bo'ness .....                     | 3    | 8 9   | „ Postage and Carriage .....       | 3    | 16 0  |
| „ Bonnybridge .....                 | 2    | 10 0  | „ Delegate to Congress .....       | 6    | 6 8   |
| „ Bainsford and Grahamston Bkng.    | 7    | 7 6   | „ Scottish Workers' Parliamentary  |      |       |
| „ Camelon .....                     | 3    | 8 9   | Committee—Annual Reports ..        | 0    | 1 0   |
| „ Carron .....                      | 1    | 6 10  | „ Scottish Festival Fund .....     | 1    | 0 0   |
| „ Carronhall and Kinnaird .....     | 0    | 7 6   | „ Mr. Monteith .....               | 0    | 10 0  |
| „ Grahamston and Bainsford .....    | 7    | 2 0   | „ Scottish Educational (two years) | 2    | 0 0   |
| „ Grangemouth .....                 | 5    | 16 0  | „ Co-operative Union .....         | 0    | 10 0  |
| „ Laurieston .....                  | 0    | 17 6  | „ Hall Rents .....                 | 3    | 10 6  |
| „ Larbert .....                     | 1    | 7 0   | „ Stenhousemuir Baking Society—    |      |       |
| „ Redding .....                     | 6    | 11 8  | Purveying .....                    | 10   | 0 0   |
| „ Stenhousemuir Equitable .....     | 2    | 8 9   | „ Auditors .....                   | 0    | 12 8  |
| „ „ Baking .....                    | 3    | 2 9   | „ Secretary's Salary .....         | 5    | 0 0   |
| „ Denny and Dunipace .....          | 2    | 14 0  | „ Treasurer's „ .....              | 2    | 0 0   |
| „ Slamannan .....                   | 5    | 5 10  | „ Balance on hand and in Bank ..   | 41   | 2 7   |
| „ United Co-op. Baking .....        | 2    | 0 0   |                                    |      |       |
| „ „ Advertising .....               | 1    | 10 0  |                                    |      |       |
| „ Scottish Co-oper. stor. ....      | 0    | 10 0  |                                    |      |       |
| „ „ Advertising .....               | 0    | 10 0  |                                    |      |       |
| „ Stenhousemuir Women's Guild ..    | 0    | 5 0   |                                    |      |       |
| „ Grahamston & Bainsford Women's    |      |       |                                    |      |       |
| Guild .....                         | 0    | 5 0   |                                    |      |       |
| „ Camelon Women's Guild .....       | 0    | 5 0   |                                    |      |       |
| „ Scottish Co-op. Women's Guild ..  | 0    | 2 6   |                                    |      |       |
| „ Camelon Educational Association   | 0    | 10 0  |                                    |      |       |
| „ Grahamston and Bainsford Educ.    | 0    | 10 0  |                                    |      |       |
| „ Bank Interest .....               | 0    | 5 1   |                                    |      |       |
|                                     | £116 | 9 7   |                                    | £116 | 9 7   |

ROBT. MARSHALL, Secretary.

#### No. 6.—FIFE AND KINROSS.

##### Executive Committee :

|  |  |
|--|--|
| Mr. Peter McConnell (president), Loch-   | Mr. John Patterson (secretary), 36, East |
| gelly.                                   | Leven Street, Burntisland.               |
| „ R. Wright (treasurer), 8, Riggs Place, | „ John Balfour, Pathhead.                |
| Cupar, Fife.                             | „ Thomas Pattinson, Dysart.              |
|  | „ Jas. Wilson, Dunfermline.              |

In submitting the report of the work of the association for the past year, we are pleased to be able to again congratulate all the societies on the continued prosperity that is attending their efforts to extend the benefits of the movement to all within their several spheres of work. The principal trade of the counties has been fairly prosperous during the year, and the steady spending power this brings to the members of the societies is reflected in the amount of trade done. Almost all the societies show increases in all their departments, some having to make extensions to meet their expanding trade.

*New Societies and Branches.*—We have to report the formation and successful opening of a society at Newburgh. Leven Reform Society has opened a branch at the village of Largo, and Cowdenbeath has opened a branch to meet the requirements of their members residing at a distance from their central premises.



*Overlapping and Amalgamation.*—This has been very much under the consideration of your executive during the year. In the early part of the year Hill of Beath Society felt themselves compelled to approach Dunfermline with a request to be taken over by that society. The request was very heartily acceded to, and this society is now worked as a branch of Dunfermline Society. Burntisland and Pathhead Societies, finding their operations extending and coming towards each other, what would have been a serious case of overlapping was met in a very friendly way, both societies agreeing to the matter being settled by the arbitration of the Scottish Section and conference executive. The decision has been loyally accepted by both societies.

*Educational.*—The committees of the societies specially charged with this work have principally devoted their attention to the arranging and carrying through of a course of lectures in their respective localities, the attendance at all the lectures being good.

*Propaganda.*—In the Ladybank District your committee during the summer months made an effort to get the societies in the immediate neighbourhood to extend their operations in this direction, but regret to say we did not meet with the support we might have got. However, we convened a public meeting, at which addresses were delivered on the movement, and circulated a quantity of literature, which we trust may bring better results in the near future.

*Quarterly Meetings.*—The usual quarterly meetings have been held. The first meeting was held at St. Andrews in March, the principal subject for discussion was "Should the Scottish Wholesale Society Pay Carriage on all Goods?" After discussion, it was agreed to defer coming to any finding until our next meeting. Mr. Nicolson (Leith), treasurer of the Inland Homes, gave a report of their financial position.

The second meeting was held at Leslie in June. This being the annual meeting, the statistical statement and secretary's and treasurer's reports were submitted and received. Mr. R. D. Scott (Selkirk) read a paper, "Should the Scottish Co-operative Wholesale Society Pay Carriage on all Goods?" when it was agreed that the societies instruct their delegates attending the quarterly meetings of the Wholesale to support a request for a revision of the present carriage rates.

The third meeting was held at Cowdenbeath in September, the subject being the proposed alteration of the rules of the Scottish Wholesale Society to enable them by resolution of quarterly meeting to open retail branches where no co-operative society exists. The question was introduced by Mr. Lochhead (Scottish Section), and was recommended to the support of the societies' delegates attending the meetings of the Wholesale.

The fourth meeting was held in the Co-operative Hall, Dunfermline, in December. Mr. McConnell (president) read a paper on "The 1903 Congress Resolutions and their Practical Application by Societies." The resolutions



## No. 7. - FORFARSHIRE, PERTHSHIRE, AND ABERDEENSHIRE.

## Executive Committee.

|                                       |                                   |
|---------------------------------------|-----------------------------------|
| Mr James Bruce (president), Brechin.  | Mr. John Quinn, Arbroath.         |
| „ William Allan (secretary), Dundee.  | „ James Kinninmond, Perth.        |
| „ Joseph M'Culloch treasurer), Perth. | „ J. F. M'Phail Massie, Aberdeen. |
| „ John Barrowman (auditor), Dundee.   | „ J Stirling, Auchterarder.       |
| „ James Reid, Blairgowrie.            | „ Andrew Macfarlane, Dundee.      |
| „ John Salmond, Carnoustie.           |                                   |

The council of this Conference herewith submit their annual report for 1903, which shows that the movement is holding its own in this district, a steady progress being maintained, and hopeful signs are not wanting in evidence of future success.

Four conferences have been held during the year. The first in Aberdeen, when Mr. James Wilson (Dunfermline) read a paper on "Leakage."

The second in Auchterarder, when Mr. James Bruce dealt with the question of "Rural Depopulation," dwelling principally on overcrowding of our cities, and pointing to the superabundance of representation of land, landlords, and capitalists in the British House of Commons.

The third held at Carnoustie, when Mr. Daniel Thomson (of the Scottish Co-operative Wholesale) read a paper on "The Land Question," dealing with free sale in land, taxation of land values and property.

The fourth in Perth. Mr. J. F. M'Phail Massie (Aberdeen) read a paper on "Depreciation and Reserve Funds." In dealing with this subject he referred to efficient stocktaking, book debts, bad debts; and recommended liberal depreciation on fixed, live, and rolling stocks. The discussion showed the need for such subjects being brought before conferences, so that practical results may be attained.

During the year the executive met as usual to arrange for conferences, to take steps for extending the movement in localities where no society existed, and to supervise the work of the district generally.

All these conferences have been well attended by delegates representing the federated societies. The subjects discussed proved very interesting and profitable.

Special efforts have been put forth in Forfar and in Brechin. The Scottish Co-operative Wholesale Society held an exhibition there, which drew large crowds, and let us hope may be the means of amalgamation between the United and the Equitable Co-operative Societies.

Amalgamation between the Arbroath societies is at present under consideration, and a provisional committee is in session making the necessary inquiries regarding this much-needed reform.

Again we have to state that owing to several societies neglecting to forward their quarterly balance sheets, we have been compelled to again lay before you a return of the trade done in this district only. We must try to put forth a proper statistical statement, and this can only be accomplished

by mutual effort. If the societies desire this, then see that the various secretaries forward their balance sheets, and the matter is solved.

In conclusion, the executive tender their thanks to all who in any way helped them in propagating the principles of our movement here.

The following is the financial statement for the year 1903 :—

| Receipts.  |       | £   | s. | d. | Expenditure                                       |       | £   | s. | d. |
|--|-------|-----|----|----|---|-------|-----|----|----|
| To Balance from 1902                                     | ....  | 16  | 15 | 8  | By Council Meetings                               | ....  | 3   | 18 | 5  |
| „ Aberdeen Northern Company                              | ..    | 6   | 6  | 0  | „ Allowance and Lost Time Paid                    | ....  | 7   | 17 | 0  |
| „ Arbroath—Equitable Society                             | ..    | 2   | 0  | 0  | „ Traveling Expenses                              | ....  | 13  | 6  | 7  |
| „ „ High Street Society                                  | ..    | 2   | 12 | 0  | „ Printing and Advertising                        | ....  | 9   | 6  | 0  |
| „ „ Friendly Coal Society                                | ..    | 1   | 1  | 0  | „ Hal Rents and Bilposting                        | ....  | 3   | 19 | 0  |
| „ Auchterarder Baking Society                            | ..    |     |    |    | „ Delegations to other Conferences and Meetings   | ....  | 3   | 11 | 8  |
| 1902-03  |       | 1   | 0  | 0  | „ Postages, Carriages Stationery and Bank Charges | ....  | 3   | 15 | 2  |
| „ „ Feus   | ..... | 0   | 8  | 4  | „ Secretary's Salary                              | ....  | 2   | 0  | 0  |
| „ „ Provident  | ..... | 0   | 7  | 6  | „ Purvey at Quarterly Meetings—Forfar             | ..... | 2   | 3  | 6  |
| „ Blairgowrie Society                                    | ....  | 0   | 10 | 0  | „ Auchterarder                                    | ..... | 1   | 0  | 0  |
| „ Brechin Equitable Society                              | ....  | 3   | 6  | 8  | „ Subscription to Scottish Co-operative Festival  | ..... | 1   | 0  | 0  |
| „ City of Perth Co-op. Society                           | ..    | 6   | 0  | 0  | „ Propaganda Expenses—Forfar                      | ..    | 4   | 4  | 6  |
| „ „ „ Coal Society                                       | ..    | 2   | 10 | 0  | „ Cash on hand                                    | ..... | 6   | 1  | 6  |
| „ „ „ Women's Guild                                      | ..    | 0   | 3  | 0  |   |       |     |    |    |
| „ City of Dundee Co-op. Society                          | ..    | 0   | 18 | 6  |   |       |     |    |    |
| „ Crieff Co-operative Society                            | ..    | 0   | 4  | 7  |   |       |     |    |    |
| „ Dundee Coal Supply Association                         | ..    | 0   | 10 | 0  |   |       |     |    |    |
| „ Carnoustie Association                                 | ..    | 2   | 8  | 0  |   |       |     |    |    |
| „ Co-op. Insurance Society                               | ....  | 1   | 0  | 0  |   |       |     |    |    |
| „ Muthill Co-op. Society                                 | ..... | 0   | 5  | 5  |   |       |     |    |    |
| „ Paisley Manufacturing Society                          | ..    | 1   | 0  | 0  |   |       |     |    |    |
| „ Scottish Co-op Wholesale Society                       | ..    | 5   | 0  | 0  |   |       |     |    |    |
| „ Scottish Co-operator Newspaper Society                 | ..... | 0   | 10 | 0  |   |       |     |    |    |
| „ United Baking Society, Glasgow                         | ..    | 2   | 0  | 0  |   |       |     |    |    |
| „ Co-op. Union   | ..... | 3   | 0  | 0  |   |       |     |    |    |
| „ Received for Advertising—Paisley Manufacturing Society | ..    | 0   | 17 | 6  |   |       |     |    |    |
| „ United Baking Society                                  | ..... | 0   | 17 | 6  |   |       |     |    |    |
| „ Scottish Co-operator                                   | ..... | 0   | 10 | 0  |   |       |     |    |    |
| „ Interest and Dividend                                  | ..... | 0   | 1  | 8  |   |       |     |    |    |
|  |       | £62 | 3  | 4  |   |       | £62 | 3  | 4  |

WILLIAM ALLAN, Secretary.

#### NO. 8.—GLASGOW AND SUBURBS.

##### Executive Committee.

Mr. John M'Intosh (president), Glasgow.  
 „ J. A. Glen (secretary, Anniesland).  
 „ Allan M'Pherson (treas.), Glasgow.  
 „ J. J. Chaddock (statistical secretary), Ibrox.  
 „ Wm. Anderson (auditor), Rutherglen.  
 „ Robert Rae, St. George.

Mr. Hugh M'Nicol, Vale of Leven.  
 „ James Young, Uddingston.  
 Mrs. Murie, Kinning Park  
 Mr. Robert Fraser, Glasgow Eastern.  
 „ T. Thompson, Cowlairst.  
 „ James Lucas, M. A., Shettleston.  
 „ J. Reid, Avonbank.  
 „ Wm. Cook, St. Rollox.

The council have very much pleasure in presenting herewith their annual report, in which we are glad to show the societies in a very healthy and prosperous condition. At the same time, there are still some of the smaller societies lagging behind; and while there are circumstances to account for this in one or two instances by dull trade, &c., still we believe they could do better if a little more interest and enthusiasm was thrown into the working of their society by the management committees. All the other societies



have gone on increasing in sales and membership by leaps and bounds, more especially in the city societies, where the competition by private enterprise is becoming more keen every year.

*Boundary Lines Agreement and Alleged Overlapping.*—Several questions of importance have been engaging the attention of the council during the year, notably the boundary lines and the alleged overlapping by the drapery and furnishing society in the districts of St. George and Kinning Park. It is hoped that the various committees concerned in this matter will endeavour to conduct their business with as little friction as possible between their neighbouring societies, and so assist in keeping down that feeling which is so much to be deplored, viz., “That our greatest troubles do not arise from without, but rather from within the movement.”

*Statistical Statement.*—The council would also commend the present revised statistical statement to the delegates, and hope that it will be an improvement on those formerly issued. We again desire to thank the various bookkeepers who have assisted us so as to make it as complete as possible.

*Special Conferences.*—The special conferences held during the year were as follows :—

At Kirkintilloch a district conference was held under the auspices of the local society, when a paper was read by Mr. John Shepherd (St. George Society), subject, “Dividends and Matters Connected Therewith,” which was fairly well discussed, but no decision came to.

In the Co-operative Hall, Clarence Street, Glasgow, on October 19th, a district conference was held to discuss a paper by Mr. John Morrison (of the Scottish Co-operative Wholesale Society) on the question, “Should the Wholesale Advance Money to Societies on Behalf of their Members for the Purpose of Erecting Dwelling-houses?” The meeting approved of the principle of the Wholesale advancing money to societies for this purpose, but agreed to leave the details of the scheme to be discussed at another conference, where all the societies would be represented. This question was finally disposed of at a subsequent meeting, when it was agreed that societies retain the ownership of the dwelling-houses and not the individual members.

Another special conference was held in the Trades Hall, Glassford Street, City, on December 12th, to dispose of the following resolutions :—First, by Mr. James Young (manager, United Co-operative Baking Society), who moved the following :—

That, having regard to the further development of co-operative production, this conference is of opinion that opportunity should be taken of the present facilities for acquiring agricultural land in Canada, and calls upon the directors of the Scottish Co-operative Wholesale Society Limited to make inquiry regarding same.

This is being done, and will be reported on at some future date. The meeting then dealt with the second resolution—on the fiscal policy—which was moved by Mr. Taylor (Scottish Section), and which was as follows :—

That this conference of representatives of co-operative societies, deeply concerned in the welfare of the people as a whole, affirms its belief in the advantages of Free Trade, which has cheapened food, increased wages, and gives us a commanding position among the nations of the world.

Although other amendments were put forward, the above became the finding of the meeting.

*Regular Conferences.*—The attendance at our regular quarterly conferences is still increasing, and it is not an easy matter to secure hall accommodation for all those who are anxious to be present.

The February meeting was devoted to the discussion of the annual report, &c., and hearing a deputation from the Border Counties Conference on the question of carriage on goods from the Wholesale to societies in all parts of Scotland.

The May meeting was held at Dunoon, when a paper was read by Mr. James Cheyne (Aberdeen), subject, "Co-operative Advertising." There was a large attendance, and the subject provoked a lively discussion.

The August meeting was held in the Town Hall, Rutherglen, under the auspices of the Avonbank Co-operative Society, when a paper was read by Mr. James Lucas, M.A., subject, "A Plea for the Re-organisation of Existing Co-operative Agencies." No decision was come to on the suggestions contained on the paper.

The November meeting was held in Campbellfield Street Hall, City, under the auspices of the London Road Society, when a paper was read by Mr. James H. Forsyth (cashier, United Co-operative Baking Society) on "Co-operative Banking." The question was remitted back to the council to consider the printing of same, as well as calling in the aid of experts to pronounce upon the practicability of the scheme. The suggestion is being carried out, and a report will be given at a future conference.

In concluding our annual report, we would again thank the societies for their hearty invitations, and while doing so, we desire to offer our services to societies in any way that might assist them to further the interests of the movement in their particular district.

The following is the financial statement for the year 1903:—

| Receipts.                       | £  | s. | d. | Expenditure.                                     | £  | s. | d. |
|---------------------------------|----|----|----|--|----|----|----|
| To Balance brought forward ..   | 86 | 16 | 2  | By Postages ..                                   | 4  | 13 | 5  |
| „ Subscriptions from —          |    |    |    | „ Lost Time ..                                   | 2  | 14 | 7  |
| Annie'sland ..                  | 0  | 18 | 2  | „ Committee Allowance ..                         | 26 | 1  | 0  |
| Avonbank, Rutherglen ..         | 1  | 11 | 2  | „ Travelling Expenses ..                         | 18 | 12 | 6  |
| Bairdardie (first half year) .. | 0  | 1  | 7  | „ Printing and Stationery ..                     | 17 | 14 | 3  |
| Cadder ..                       | 0  | 9  | 0  | „ Secretary's Salary ..                          | 5  | 0  | 0  |
| Cambuslang ..                   | 2  | 7  | 10 | „ Treasurer's Salary ..                          | 2  | 0  | 0  |
| Clydebank ..                    | 3  | 0  | 0  | „ Statistical Secretary's Salary and Expenses .. | 3  | 7  | 6  |
| Co-operative Insurance Society  | 1  | 0  | 0  | „ Auditor's Salary and Expenses ..               | 0  | 12 | 5  |
| Dumfries ..                     | 0  | 12 | 2  | „ Speakers' Expenses at Conferences ..           | 1  | 5  | 0  |
| Drapery and Furnishing ..       | 2  | 0  | 0  | „ Conference at Dunoon ..                        | 18 | 8  | 0  |
| Dumbarton Equitable ..          | 5  | 6  | 8  | „ „ Kirkintilloch ..                             | 1  | 5  | 0  |
| Dumtobher and Hardgate ..       | 0  | 12 | 2  |  |    |    |    |
| Gilbertfield ..                 | 0  | 18 | 10 |  |    |    |    |

| Receipts <i>con.</i>             |      |       | Expenditure— <i>con.</i>            |      |       |
|----------------------------------|------|-------|-------------------------------------|------|-------|
|                                  | £    | s. d. |                                     | £    | s. d. |
| To Subscriptions from—           |      |       | By Conference, Trades Hall, Glasgow | 14   | 2 0   |
| Glasgow—Cowairs .....            | 10   | 8 0   | „ “Co-operation and the Poor”       |      |       |
| „ Eastern .....                  | 14   | 10 0  | Conference (half expense) ....      | 2    | 19 5  |
| „ Kinning Park .....             | 29   | 3 4   | „ Subscription to—                  |      |       |
| „ London Road .....              | 2    | 10 0  | Scottish Educ. Com Assoc. ....      | 2    | 0 0   |
| „ St George .....                | 27   | 18 0  | „ Inland Homes .....                | 5    | 0 0   |
| „ St Rollox .....                | 6    | 19 6  | Co-op Defence Association .....     | 2    | 2 0   |
| Hallside .....                   | 0    | 11 0  | Festival Fund .....                 | 5    | 0 0   |
| Kirkintilloch .....              | 2    | 13 8  | Scottish Workers' Repres Com ..     | 2    | 2 0   |
| Lennoxtown (first half year) ..  | 0    | 5 1   | „ Co-operative News .....           | 3    | 3 4   |
| Mingavie .....                   | 0    | 12 2  | „ Delegate to Congress .....        | 6    | 8 0   |
| Newton (first half year) .....   | 0    | 7 3   | „ Scottish Section Boundary Map.    | 0    | 15 0  |
| Paisley Manufacturing .....      | 0    | 10 0  | „ Rent of Boardroom .....           | 1    | 7 6   |
| „ (for Advt.) .....              | 1    | 19 9  | „ Share in Scottish Co-operator     |      |       |
| Radnor Park .....                | 0    | 9 10  | Newspaper .....                     | 1    | 0 0   |
| Shettleston .....                | 6    | 7 0   | „ Cash in Bank .....                | 2    | 1 8   |
| Stonefield Independent, Blantyre |      |       | „ Cash on hand .....                | 9    | 2 0   |
| „ .....                          | 0    | 11 8  |                                     |      |       |
| Scottish Wholesale .....         | 5    | 0 0   |                                     |      |       |
| Scottish Laundry Association.    | 0    | 10 0  |                                     |      |       |
| „ Section, Co-op Union .....     | 3    | 0 0   |                                     |      |       |
| S.C.W.S. Employees' Assoc .....  | 0    | 10 0  |                                     |      |       |
| Tobercross .....                 | 1    | 9 8   |                                     |      |       |
| Uddingston .....                 | 2    | 8 0   |                                     |      |       |
| United Baking .....              | 2    | 0 0   |                                     |      |       |
| „ (for Advt.) .....              | 1    | 19 9  |                                     |      |       |
| „ Employees' Assoc .....         | 0    | 10 0  |                                     |      |       |
| Vale of Leven .....              | 7    | 15 0  |                                     |      |       |
| Dalmuir Women's Guild .....      | 0    | 1 4   |                                     |      |       |
| Radnor Park .....                | 0    | 2 3   |                                     |      |       |
| St Rollox .....                  | 0    | 9 0   |                                     |      |       |
| „ Scottish Co-op. Women's Guild  | 0    | 2 6   |                                     |      |       |
| „ Interest from Bank .....       | 1    | 9 1   |                                     |      |       |
|                                  | £238 | 16 7  |                                     | £238 | 16 7  |

JOHN A. GLEN, Secretary.

## No. 9.—RENFREWSHIRE.

## Executive Committee.

|  |   |
|--|---|
| Mr. John Dewar (president), Cathcart.          | Mr. Alexander Fraser (auditor), Paisley |
| „ John Muir (treasurer), Johnstone.            | „ Joseph Kee, Greenock.                 |
| „ William Ritchie (secretary), Paisley.        | „ John Lavelle, Newton Mearns.          |
| „ John Paton (statistical secretary), Paisley. | „ Thos. Brown, Kilbarchan.              |
|  | „ John Peden, Lochwinnoch.              |

It is again the pleasing duty of your committee to take a retrospect of another year's work, and to note some of the interesting and encouraging incidents which have accompanied it.

The following is the comparison of this and the previous year, which will show a marked increase in capital, sales, and profits. These increases are well fitted to stir societies to more earnest efforts in the future.

|              | Members.  | Capital.    | Sales.      | Profit.  |
|--------------|-----------|-------------|-------------|----------|
| 1903 .....   | 25,015 .. | £457,848 .. | £893,154 .. | £118,227 |
| 1902 .....   | 23,642 .. | £428,872 .. | £850,757 .. | £111,321 |
| Increase ... | 1,373 ..  | £28,976 ..  | £42,397 ..  | £6,906   |

In our last report we stated that a circular had been issued to all the societies in Renfrewshire drawing their attention to the approaching school

board election, and urging them to take an active interest in it. We are pleased to record that our appeal was not in vain—Paisley, especially, placing two highly-respected gentlemen almost at the head of the poll.

During the year, four quarterly and three special meetings have been held, each of which was a success, both in numbers, enthusiasm, and expressions of devotion to the cause of co-operation.

The first or annual meeting was held at Neilston, when Mr. Thomas Dykes (Barrhead) read a paper on "Co-operation and the Poor, introducing a Loan and Subsidiary Fund." Mr. John Muir was re-elected treasurer, and Mr. John Paton statistical secretary. The annual report, statistical statement, and balance sheet were submitted and accepted. Mr. Gavin Pinkerton, jun., was appointed delegate to annual Congress at Doncaster.

A special meeting was held at Newton Mearns (fourteen years having elapsed since a conference was held there). Mr. John Paton read a paper on "Co-operative Propaganda." The writer referred to a few of the more outstanding helps and hindrances to our movement—agriculture, coal mining, and other great labour employing industries—to prove that while they might quote their co-operative trade in millions of pounds sterling, they had only touched the fringe of the trade of the country. Mr. Paton made allusion also to the selecting of men for committees, urging the appointment of those whose opinions commanded respect, and who are themselves respected by their fellows.

The summer meeting took place at Howwood. Mr. Gavin Pinkerton, jun., gave a very full report of the Co-operative Congress held at Doncaster. Mr. James Deans (Scottish Section) read a paper on "Credit Trading in Co-operative Societies." Mr. Deans sketched the rise and progress of credit trading in the stores, and suggested alternative schemes for keeping it under control. At this meeting it was agreed to form a special committee to act along with the Paisley societies in furthering the movement for making Paisley the gathering place for the Congress of 1905.

The September meeting was held at Greenock. Mr. Kee (president of the Central Society) extended a hearty welcome to the delegates, and mentioned that during the year the Industrial Society had united with them. Mr. John Dewar (Cathcart) was re-elected president, and Mr. Ritchie, secretary. Mr. Morrison read a paper on "Should the Scottish Co-operative Wholesale Society Limited Advance Money on Behalf of their Members for the Purpose of Erecting Dwelling-houses?" Mr. Neil moved and Mr. Oswald seconded approval of the principle embodied in the paper, as well as that of collective ownership. An amendment, that societies hold their capital in their own possession rather than send it to the Scottish Co-operative Wholesale Society for this purpose, was moved and seconded, and became the finding of the meeting.

A joint meeting of Ayrshire and Renfrewshire Conferences was held at Paisley during October. The meeting was convened by the Co-operative





| Receipts—con.  |  | £    | s. | d. | Expenditure—con.                               |  | £    | s. | d. |
|--|--|------|----|----|--|--|------|----|----|
| By Cash in Howwood Society (Grant to Expenses) ..... |  | 2    | 0  | 0  | By Cash—Congress Committee -                   |  |      |    |    |
| " " Bridge of Weir Society ..                        |  | 0    | 18 | 9  | Gratuities .....                               |  | 0    | 5  | 6  |
| " " Scottish Co-op Women's Gni d .....               |  | 0    | 2  | 6  | W. Young, Carriage Hires .....                 |  | 1    | 7  | 0  |
| " " Cathcart Society .....                           |  | 1    | 0  | 0  | G. Quinn, Hotel Proprietor .....               |  | 2    | 4  | 6  |
| " " United Co-op Baking Society .....                |  | 2    | 0  | 0  | " " Treasurer's Outlays—                       |  |      |    |    |
| " " U.C.B.S. (Advertising) ..                        |  | 1    | 0  | 0  | Postage .....                                  |  | 0    | 6  | 7  |
| " " Lochwinnoch Society ..                           |  | 0    | 11 | 0  | Bank Commission ....                           |  | 0    | 2  | 3  |
| " " Scottish Section Co-op Union .....               |  | 3    | 0  | 0  | " " at Loan in Laundry Assoc.                  |  | 55   | 18 | 7  |
| " Interest from Laundry Assoc ..                     |  | 3    | 6  | 3  | " " Balance at Loan in Johnstone Society ..... |  | 3    | 17 | 6½ |
| " " " Johnstone Co-operative Society....             |  | 1    | 12 | 6  |  |  |      |    |    |
|  |  | £182 | 15 | 7½ |  |  | £182 | 15 | 7½ |

WILLIAM RITCHIE, Secretary.

## NO. 10.—STIRLING, WEST OF FIFE, AND CLACKMANNAN.

## Executive Committee.

Mr. J. Cuthbert (president), Alloa.  
 „ J. Stewart (treasurer), Tillicoultry.  
 „ G. Oswald (secretary), Stirling.  
 „ J. Campsie (auditor), Bridge of Allan.

Mr. J. Kirk, Dunfermline.  
 „ J. Jack, Alva.  
 „ A. Snaddon, Clackmannan.  
 „ G. Wilson, Bannockburn.

In submitting the annual report of our Conference Association, it is satisfactory to be able to state that the societies federated in our district continue to prosper in all the departments of their business, some societies having been necessitated to make large extensions of their business premises to suit the requirements of an increasing trade.

Our last annual meeting was held at Tillicoultry, when the annual report, balance sheet, and statistical statement were considered; and in reviewing these different items, much interest was taken by the delegates, especially in the statistical statement of last year, which showed such a healthy record that co-operation was prospering in the district.

Our first conference for the year was held at Newtonshaw, Sauchie. Mr. D. Thomson (director of the Scottish Co-operative Wholesale Society) read a paper on the "Perils of Credit." This paper was well received by the delegates, and considered an able exposition on such a subject. A large number of delegates took part in the discussion, denouncing the evils of the credit system.

Our next conference was held at Stirling, when Mr. Deans (secretary, Scottish Section Co-operative Union) read a paper on "Credit Trading in Co-operative Societies," in which he described its origin and extent, the methods by which it is wrought, its evil influences, its control and extinction, and submitted two schemes that might be useful in bringing about the control of the credit system. The delegates regretted that such a system of trading was so prevalent in co-operative societies.

Our last meeting was held at Alloa, and it was agreed that this meeting be held on the same date as that on which the Alloa Society held a demon-

stration at the opening of a large addition to their present extensive premises. The delegates joined in the demonstration, and had an opportunity of viewing the premises and the most approved machinery for carrying on their large business. Owing to the limited space of time at the disposal of the Conference, no paper was read at this meeting. The chairman drew the attention of the delegates to the circulars sent out to societies on behalf of the most necessitous members of Sauchie Industrial Society, and hoped that as co-operators we may express our sympathy by rendering a little help where it is needed by responding to the appeal. At this meeting Mr. Nicholson made a statement in support of the Inland Homes, and urged societies to assist such a laudable institution.

During the year we have had four committee meetings and two special meetings, the one at Newtonshaw, Sauchie, the other at Menstrie. At all these meetings your executive committee have made it their endeavour to adopt the best means for protecting the interests of co-operation in our district and keeping alive the harmony which continues to exist, and has also made an effort by persuading societies where they deemed it necessary to become amalgamated. At all our conference meetings they have selected subjects calculated to edify the delegates, so as to bring about the best reforms necessary for propagating the best principles of co-operation.

Having given a brief digest of the annual business of our Association, I would take this opportunity of thanking the societies where our meetings have been held for the kind reception they have given us, and specially we would tender our best thanks to Alloa, where our committee meetings were held, and to those societies where our special meetings were held we are also indebted.

At all these conference meetings there has been a free exchange of opinion, and a lively interest taken in all that affects the co-operative movement.

The following is the financial statement for the year 1903:—

| Receipts.  |     |       | Expenditure.                                     |     |       |
|--|-----|-------|--|-----|-------|
|  | £   | s d   |  | £   | s. d. |
| To Balance from last year .....                                  | 20  | 15 3½ | By Secretary .....                               | 3   | 0 0   |
| „ Wholesale Society .....  | 5   | 0 0   | „ Treasurer .....                                | 3   | 0 0   |
| „ Co-operative Insurance .....                                   | 1   | 0 0   | „ Committee's Allowances and Expenses .....      | 9   | 3 0   |
| „ Alva Bazaar .....  | 1   | 0 0   | „ Delegates and Deputations .....                | 5   | 8 0   |
| „ Alloa and Dunfermline Women's Guild .....                      | 0   | 10 0  | „ Printing Statistical Report .....              | 4   | 0 0   |
| „ United Baking Society .....                                    | 2   | 0 0   | „ Printing Account-Bills Circulars .....         | 1   | 9 6   |
| „ Bannockburn .....  | 1   | 0 0   | „ Minute Bag for Secretary .....                 | 0   | 13 6  |
| „ Tillicoultry .....   | 1   | 2 0   | „ Secretary's Expenses Stamps, &c. .....         | 1   | 17 9  |
| „ Tillicoultry Baking Society .....                              | 0   | 19 0  | „ Treasurer's .....                              | 1   | 7 1   |
| „ Coalsnaughton .....  | 0   | 5 0   | „ Scottish Co-operator .....                     | 0   | 5 0   |
| „ Dunblane .....   | 0   | 6 0   | „ Papers on "Check System" .....                 | 0   | 4 0   |
| „ Menstrie .....   | 0   | 4 0   | „ Bills and Billposting for Annual Meeting ..... | 0   | 10 0  |
| „ Stirling .....   | 2   | 5 0   | „ Papers on "Credit Trading" .....               | 0   | 10 0  |
| „ Clackmannan .....  | 0   | 6 0   | „ Printing 100 Circulars .....                   | 0   | 2 6   |
| „ Newtonshaw .....   | 0   | 11 0  | „ " 100 Receipt Forms .....                      | 0   | 2 6   |
| „ Dunfermline .....  | 5   | 5 0   | „ Balance .....                                  | 20  | 6 3½  |
| „ Deanston .....   | 0   | 2 0   |  |     |       |
| „ Alloa .....  | 3   | 12 6  |  |     |       |
| „ Alva Baking .....  | 0   | 10 0  |  |     |       |
| „ Balance from Congress held at Stirling, 18th April. 1903 ..... | 5   | 3 4   |  |     |       |
|  | £51 | 19 ½  |  | £51 | 19 1½ |

GEORGE OSWALD, Secretary.

## (6) SOUTHERN SECTION.

At the first meeting of the board the following appointments were made:—

*Chairman* ..... Mr. W. H. Berry.

Representatives to the—

*United Board* ..... Miss Spooner and Mr. May.

*Office and Parliamentary Committee* ..... Miss Spooner.

*Productive Committee* ..... Mr. Clear.

*Educational Committee* ..... Mrs. Abbott.

*Executive Committee* .... Messrs. Berry, May, and Miss Spooner.

*Educational Association* ..... Mrs. Abbott and Mr. Berry.

During the Congress year twelve board meetings have been held, two special meetings with the district secretaries, and two to meet the Stratford committee for the purpose of making the preliminary arrangements to form the reception committee in connection with the forthcoming Annual Congress.

The attendances at these meetings have been as follows:—

|                             | Present. | Absent. |
|-----------------------------|----------|---------|
| Mr. W. H. Berry .....       | 15       | 1       |
| Mrs. E. Abbott.....         | 15       | 1       |
| Mr T. Barker .....          | 16       | —       |
| Mr. T. B. Butterworth ..... | 15       | 1       |
| Mr. Mark H. Clear .....     | 15       | 1       |
| Mr. E. O. Greening.....     | 10       | 6       |
| Mr. H. J. May .....         | 15       | 1       |
| Mr. H. Vivian .....         | 10       | 6       |
| Miss M. Spooner .....       | 15       | 1       |

Representatives from the board have attended 188 public propaganda meetings and 45 district and local conferences. In addition to these meetings, numerous visits of a special character have been made to the committees of different societies, for the purpose of discussing and considering various questions affecting the welfare of the movement, and tendering advice on matters of administration and management. The district secretaries and committees have also rendered excellent service to the section in visits to societies in their respective districts. Consequent on resignations, a few changes have taken place in the conference districts. In the North Metropolitan, Mr. McIntosh's place has been filled by Mr. J. T. Harris, of the Brotherhood Trust; and in the Bedford district Mr. Fletcher's place has been filled by Mr. Brightman, of Silsoe.

With reference to the special meetings of the district secretaries, the first was called early in the Congress year (as has been hitherto customary) to consider the reports made by them to the preceding Congress, and for a general exchange of views on co-operation in their respective districts. This year a new method has been adopted of calling the secretaries together to consider their respective reports before submitting them to Congress, with the view of discussing and amending them where necessary. The main object of this new departure was to establish a more keen and sympathetic bond between the respective districts, and thus bring the secretaries in closer touch with the different ways of conducting



their work, and to assist each other by the interchange of experiences. This meeting accomplished its initiatory objects so thoroughly that it has been resolved to institute it as the annual meeting of district secretaries. The convalescent schemes sub-committee concluded their work during the year, and after exhaustive inquiries into existing schemes and homes, have drawn up alternate schemes for the establishment of a "Home" or "Fund" in the section. Their report and recommendation were adopted by the Board and submitted to a sectional conference, the result of which is included in this report.

Four sectional conferences have been held during the year. The first was held in Portsmouth on August 15, when Mr. T. B. Butterworth read a paper on "Reserve Funds and Depreciation," which resulted in the following resolution:—

That it is essential to the prosperity of the co-operative movement that societies should set apart a portion of profits for the establishment of reserve funds, and that these funds should not be available for increasing dividends; also that societies should provide in their rules for adequate depreciation of their assets, and see that these provisions are carried out.

The second took place in Leman-street on November 21st, when the subject for discussion was "The Fiscal Proposals," introduced by Mr. W. A. Wilson, of the Cobden Club. The subject evoked a very animated and diversely interesting discussion, which terminated in the passing of the following resolution:—

That this conference of representatives from the co-operative societies in the Southern Section emphatically condemns the proposal to put a tax on food and other commodities, and declares its steadfast adherence to the policy of Free Trade, believing that any attempt to revive Protection would impoverish the people, enrich monopolists, corrupt public life, and embitter colonial and international relations,

This resolution and the discussion were very extensively noticed and reported in the daily press.

The third conference also took place in Leman-street on February 27, when the "Report on the Provision of Convalescent Accommodation for Co-operators in the Southern Section," prepared by the convalescent schemes sub-committee, was submitted by Mr. H. J. May. The discussion, which was very animated, was decidedly in favour of the scheme recommended by the committee, and concluded with the following resolution:—

That the question of building a home be indefinitely deferred, and that it will be wisest and most effective from every point of view to begin our convalescent provision by the establishment of a fund on the lines of the scheme suggested.

A further resolution was passed calling upon the societies to subscribe one penny per member for the first year. In addition to this, the following preliminaries were approved:—

1. That a provisional committee of seven be formed to carry on the work for the ensuing year on the lines laid down in the report. This

committee to consist of three members of the sectional board and one representative from each of four societies in the section.

2. The provisional committee to have power to communicate with societies and obtain subscriptions for the ensuing year only.
3. That they have power to appoint a secretary who need not be one of themselves.
4. That they be instructed to bring to a future conference (to be dealt with after the ordinary business of the sectional conference) a draft constitution and rules in time to have the election for 1905-6 carried out at the same time as the election for district officers of the Union.

The fourth conference was held at Cambridge on April 23, when a paper on "Small Holdings" was read by Mr. R. Winfrey, C.C., Peterborough. As this conference was purely educational, held for the purpose of giving greater publicity to Mr. Winfrey's scheme amongst co-operators, no resolution on the subject was submitted.

During the year the Board has assisted in the establishment of new societies in Clacton, Laindon, Cobham, Finsbury, Carne, and Royston, while the Norwich Society has branched out at North Walsham, Sevenoakes at Edenbridge, West London in Acton, and Reading at Wokingham.

During the year 13 societies in this section have joined the Co-operative Union.

The following comparison, extracted from the Congress reports, will indicate the progress made in the section by the distributive societies on the Rochdale system during the last two years:—

|            | Number of<br>Societies | Members.                            | Capital.<br>£                   | Trade.<br>£     | Profit.<br>£  |
|------------|------------------------|-------------------------------------|---------------------------------|-----------------|---------------|
| 1902 ..    | 211 ..                 | 68,067 ..                           | 1,455,447 ..                    | 3,447,722 ..    | 360,627       |
| 1903 ..    | 214 ..                 | 82,880 ..                           | 1,544,011 ..                    | 3,751,412 ..    | 411,618       |
|            |                        | Societies<br>belonging to<br>Union. | Subscriptions<br>to Union.<br>£ | Education.<br>£ | Charity.<br>£ |
| 1902 ..... | 161                    | ....                                | 865                             | 5,544           | 2,025         |
| 1903 ..... | 189                    | ...                                 | 1,015                           | 6,650           | 2,535         |

W. H. BERRY, Chairman.  
ADAM DEANS, Secretary.

## REPORTS OF THE DISTRICT ASSOCIATIONS.

### No. 1.—NORTH METROPOLITAN.

#### Executive Committee.

|                                      |                                      |
|--------------------------------------|--------------------------------------|
| Mr. P. Coote (chairman), Wood Green. | Mr. A. C. Burn, West London.         |
| „ C. Dnnan, Willesden Green.         | „ J. T. Harris (secretary), Brother- |
| „ T. Clark, Watford.                 | hood Trust.                          |
| „ W. G. Mortimer, High Barnet.       |                                      |

The resignation of the secretary appointed by the societies in the district necessitated a reorganisation in January.

The secretary of the section summoned the committee, which forthwith got vigorously to work. They appointed Mr. P. Coote (Wood Green) as chairman, and Mr. J. Theodore Harris (Brotherhood Trust) as secretary.

On October 10th, a conference was held under the auspices of the West London Society, to which societies in our district were invited to send delegates. Mrs. Bury introduced a discussion on "The Fiscal Policy."

A successful conference was held at Wood Green on February 20th, when Mr. J. R. Taylor introduced the subject of "Woman: Her Position in the Co-operative Movement."

Other conferences are being arranged for at Harrow Road (now a branch of West London) and Watford, when the resolutions of the Doncaster Congress relating to the question of branch shops and future propaganda work are to be discussed.

Much activity has been shown by the Jewish populations in Whitechapel and Soho. Members of our committee have attended propagandist meetings in connection with societies recently started, or about to be started, when valuable advice has been rendered.

The following is the expenditure up to the end of February:—

|                          | £  | s. | d. |
|--------------------------|----|----|----|
| Committee meetings ..... | 4  | 19 | 11 |
| Deputations .....        | 0  | 16 | 0  |
| Printing.....            | 1  | 5  | 9  |
| Postage .....            | 0  | 16 | 5  |
|                          | £7 | 18 | 1  |

J. THEODORE HARRIS, Hon. Secretary.

## No. 2.—SOUTH METROPOLITAN.

### Executive Committee.

|   |                       |
|---|-----------------------|
| Mr. Dashwood (chairman), Woolwich.      | Mr. Grice, Croydon.   |
| Mrs. Gasson (hon. secretary), Woolwich. | „ Bragg, Bromley.     |
| Mr. May, Penge.                         | „ Cane, E. Greenwich. |
| „ Idle, Battersea.                      |                       |

Five conferences have been held, as follows:—

| Place.           | Subject.  | Introduced by                 |
|------------------|---|-------------------------------|
| Norwood .....    | Co-operation in its Relation to the Working Classes Generally ..... | Mrs. Gasson and Mr. Dashwood. |
| Penge .....      | The Political Aspect of Co-operation.                               | Mr. Warner.                   |
| Bromley .....    | Co-operation and its Relation to other Organisations .....          | Mr. May.                      |
| St. Mary Cray .. | Co-operation and its Benefits ....                                  | Mr. May.                      |
| Sevenoaks .....  | Reserve Funds and Depreciation ..                                   | Mr. Butterworth.              |

The conferences have been well attended, educational committees and the women's guild sending a good representation.

Greater interest is evinced in the work of the district, as shown by the request for a speaker or delegate to the openings of new premises and the extension of departments, which have been very marked this year. Bromley kindly entertained a conference during its coming-of-age festivities.

Attempts have again been made to start societies in South-East London, but without success, through the lack of share capital and promises of support. Two of the weak societies have been visited and help proffered, but owing to their financial position very little can be done. Several propagandist meetings have been held in connection with a small village society, but owing to the incubus of heavy debts it seems unlikely they will make much headway.

Edenbridge having sent a request for help and advice, one of the committee interviewed the leaders, with the result that Sevenoaks Society has agreed to deliver in that neighbourhood three times weekly.

A private firm expressed a wish for help to start a stores amongst its employes. Several interviews and two meetings have taken place, and the matter is still under consideration.

No new society has been formed, but the stronger societies show a marked increase, both in trade and membership.

The following is the expenditure for the year 1903:—

|                            | £   | s. | d. |
|----------------------------|-----|----|----|
| Committee meetings.....    | 4   | 19 | 2  |
| Deputations .....          | 2   | 15 | 3  |
| Postage and printing ..... | 2   | 19 | 1  |
|                            | £10 | 13 | 6  |

M. A. GASSON, Hon. Secretary.

### No. 3.—EAST METROPOLITAN.

#### Executive Committee.

|  |                          |
|--|--------------------------|
| Mr. J. H. Bate (chairman), Stratford.            | Mr. A. J. Cable, Epping. |
| „ G. H. Pightling (hon. secretary),<br>Edmonton. | „ G. A. Davis, Edmonton. |

We have pleasure in reporting that the past year has been a successful one in this district, most of the societies recording good increases both in membership and trade.

During the year three conferences have been held, the first being at Stratford, when Mr. Barnett's paper, "Should there be a Retiring Allowance for C.W.S. Directors?" was read and keenly discussed. This conference was well attended, there being many delegates from other societies outside the district.

The next conference was held at Grays, when a paper by Mr. T. B. Butterworth on "High and Low Dividends" was discussed.



The third conference was at Edmonton, and Mr. J. H. Bate gave a paper on "How can Societies in the Metropolitan Districts Reap the Full Benefit of Stratford Congress?" It is a pleasure to note that the great interest in the conferences has been well maintained, and the attendances were better than for the previous year.

A conference was also held in connection with Enfield Highway Society, at Cheshunt, on March 12th, when a paper by Mr. T. B. Butterworth, on "Leakage Accounts," was submitted for discussion.

Visits have been paid to several societies, and some public meetings attended by the members of the district committee. One member has sat with the committee of a society for a time to advise them, and we are glad to say that the society's affairs are in a satisfactory condition, and a dividend is being paid.

We regret to state that one society which started business early last year has not shown good results, each balance sheet having a deficit, entirely owing to bad management. We have endeavoured to get this society conducted upon business lines, but up to the present have not succeeded.

On the whole, however, the growth of co-operation in the district is very encouraging, and most of the societies are using the coming of Congress to Stratford as a means to still further spread the movement, and hope to make this year a record one.

The following is the expenditure for the year 1903 :—

|                          | £               | s. | d. |
|--------------------------|-----------------|----|----|
| Committee meetings ..... | 5               | 4  | 10 |
| Deputations .....        | 6               | 11 | 11 |
| Printing.....            | 0               | 7  | 0  |
| Postage .....            | 1               | 9  | 2  |
|                          | <hr/> £13 12 11 |    |    |

G. H. FIGHTLING, Hon. Secretary.

#### NO. 4.—SURREY.

##### Executive Committee.

|   |                          |
|---|--------------------------|
| Mr. W. Cole (chairman), Guildford.              | Mr. S. Marrant, Staines. |
| „ H. J. Blunden (hon. secretary),<br>Guildford. | „ A. Gower, Epsom.       |
| „ R. J. Kelsey, Gomshall.                       | „ J. Singer, Slough.     |
|   | „ A. Anderson, Sutton.   |

During the year conferences have been held as follows :—

At Slough, where "The Political Aspect of Co-operation" was discussed, on a paper by Mr. S. E. Warner (Slough).

At Woking, where a paper by Mr. Singer (district committee) was read, dealing with the proposal to form a district fund for Surrey. The following resolution was adopted :—

That the idea of forming a district fund of say a halfpenny per member per annum (the representatives of societies on the

district committees to remain as at present) be laid before the societies with a view to its adoption.

At Hampton, Mr. Mansbridge read a paper on "The Ethical Basis of Co-operation." A good discussion followed, and a higher tone was given to the ideals of some of the delegates.

At Epsom, Mr. Adam Dean's paper on "Co-operative Concentration" was read.

At Sutton, the Congress resolutions were discussed and carried, after the resolution on stocktaking and auditing had been amended by substituting "duly qualified" in place of "certificated auditors."

Two new societies have started business during the year. Very encouraging results have been seen at Haslemere; a good increasing trade at a good profit has been done, and a gradual increase of members taken place. At Cobham, following up a meeting called by the Leatherhead committee, a society has been started, but the result as regards the amount of trade has not been quite so satisfactory.

The educational committee at Epsom has been reformed, and new committees formed at Gomshall, Woking, and Addlestone. At the two latter places the committee is elected in part by the general committee, the women's guild, and the members. We expect good results from the forming of these committees, and also from the basis of formation.

The Woking Society has opened a new bakery during the year, and in spite of adverse circumstances, a general advance of trade and profit has accrued, helped by vigorous propaganda in the new district of Knaphill. Gomshall, with the assistance of the district, has enlarged its border at Ewhurst with good results. Godalming is also doing useful work in the villages in their neighbourhood, and already we find a line of societies serving every town and village from Surbiton at the extreme north, to Haslemere in the extreme south of the district—a complete chain along the main line of railway.

At Epsom an extension of district is reported at Walton-on-the-Hill. Addlestone reports an increasing trade and profit, in part owing to the opening of an up-to-date bakery.

Sutton has improved under new management, and a healthy spirit of emulation and a desire to strengthen the society has shown itself in a marked degree.

Leatherhead has shown a desire for a forward movement, and has done a more profitable trade during the year.

Staines has had a good store of prosperity, and has opened improved premises recently at Englefield Green.

The Slough Society has applied for transfer to the Oxford district. Your committee therefore asked (the same reasons applying) that the Southall and Yiewsley societies might also be transferred.

The district fund has become an accomplished fact. The societies subscribing and the amounts are given below :—

|                  | £  | s. | d. |
|------------------|----|----|----|
| Gomshall .....   | 0  | 12 | 6  |
| Addlestone ..... | 0  | 17 | 0  |
| Sutton .....     | 0  | 14 | 10 |
| Godalming .....  | 1  | 8  | 3  |
| Epsom .....      | 1  | 4  | 7  |
| Staines .....    | 0  | 10 | 0  |
| Guildford .      | 2  | 1  | 8  |
|                  | £7 | 8  | 10 |

The amount received and expended of the union fund is as follows :—

|                          | £   | s. | d. |
|--------------------------|-----|----|----|
| Committee meetings ..... | 7   | 9  | 4  |
| Deputations .....        | 4   | 5  | 5  |
| Postage .....            | 1   | 0  | 5  |
|                          | £12 | 15 | 2  |

HENRY J. BLUNDEN, Hon. Secretary.

#### No. 5.—BUCKS.

##### Executive Committee.

|   |                         |
|---|-------------------------|
| Mr. W. G. Payne (hon. secretary),<br>Chesham. | Mr. J. Bagnall, Tring.  |
| „ G. L. Hollis, Chesham.                      | „ R. Sear, Bletchley.   |
| „ W. Lacey, Wolverton.                        | „ T. Walker, Aylesbury. |

The following conferences have been held during the year :—

| Place.             | Subject.   | Introduced by    |
|--------------------|--|------------------|
| Berkhampstead..... | Co-operative Societies' Officers and Committee of Management; their Duties, Method of Election, &c. .. | Mr. R. Sear.     |
| Wolverton .....    | Free Trade.....  | Mr. W. H. Brown. |
| Tring .....        | Co-operative Production....  | Mr. W. G. Payne. |

In addition to the above, another conference is being arranged to discuss the question of “ Small Holdings.”

The conferences have been well attended, and the discussions have been of a practical nature.

The new productive society registered during the previous year—The Chesham Boot and Shoe Manufacturers Limited—has recently commenced

business, and appeals, with our approval, to societies for support and encouragement.

Aston Clinton is now amalgamated with Tring Society.

The society at Buckingham, which has met with a good deal of keen competition, has been able to hold its own, and is making headway.

The committee have had under consideration the helping of the small societies, and in response to communications with them, members of the district committee have paid visits to address meetings, and otherwise encourage them in their work.

Propaganda work at Broxmoor has been in contemplation, and is now being pushed forward.

Winslow has been visited during the year, but no information is forthcoming as to the results of the visit.

The following is the expenditure for the year :—

|                            | £     | s. | d. |
|----------------------------|-------|----|----|
| Committee meetings .....   | 5     | 3  | 0  |
| Deputations .....          | 1     | 14 | 11 |
| Postage and printing ..... | 1     | 14 | 5  |
|                            | <hr/> |    |    |
|                            | £8    | 12 | 4  |

#### DISTRICT FUND.

The district fund has been allowed to almost lapse, but appeals are now being issued with the object of renewing the fund.

|                           | £     | s. | d. |                      | £     | s. | d. |
|---------------------------|-------|----|----|----------------------|-------|----|----|
| To Balance last year..... | 0     | 12 | 6  | By Expenditure ..... | 0     | 10 | 1  |
|                           |       |    |    | „ Balance .....      | 0     | 2  | 5  |
|                           | <hr/> |    |    |                      | <hr/> |    |    |
|                           | £0    | 12 | 6  |                      | £0    | 12 | 6  |

W. G. PAYNE, Hon Secretary.

#### No. 6.—SHEERNESS.

##### Executive Committee.

|   |   |
|---|---|
| Mr. Mark H. Clear (hon. secretary),<br>Sheerness. | Mr. T. Elliott, Gravesend.                      |
| „ J. Baker, Dover.                                | „ S. Here, New Brompton.                        |
| „ W. Thwaites, Sheerness Co-operative.            | „ D. Flemming, Chatham.                         |
| „ Underhill, Canterbury.                          | „ F. Read, Sittingbourne.                       |
| „ W. Angear, Sheerness Economical.                | „ W. Palmer, Faversham.                         |
| „ A. Daniels, Brickmakers.                        | „ S. E. Streetfield, Greenstreet.               |
| „ T. Sykes, Rochester.                            | „ W. J. Lewington, Barge Builders.              |
| „ J. Edmonds, Ashford.                            | „ F. Parfitt, Cliffe-at-Hoo.                    |
| „ W. Bright, Maidstone.                           | „ H. Strevens, Ramsgate.                        |
| „ J. R. Phillips, South Darenth.                  | „ Barden, Rainham.                              |
| „ Austin, Margate.                                | „ F. Boorman, Tonbridge.                        |
| Mrs. Abbott, Tunbridge Wells.                     | „ R. Powell, Barge Owners.                      |
| Mr. H. Whatley, Dartford.                         | „ A. G. Field, Co-operative Photo-<br>graphers. |



The committee met upon five occasions during Congress year, during which, also, six conferences have been held.

| Place where held.  | Subject.  | Writer.                |
|--------------------|---|------------------------|
| Sittingbourne ..   | Co-operation and the Perils of Credit ..  | Mr. J. Andrews.        |
| Cliffe-at-Hoo .... | Dividend : Its Use and Abuse .....  | Mr. E. Talbot.         |
| Greenstreet ....   | The Political Aspect of Co-operation ..   | Mr. S. E. Streetfield. |
| Rochester .....    | The Union's Educational Programme..   | Mr. W. H. Berry.       |
| Folkestone .....   | Societies' Balance Sheets .....   | Mr. T.B. Butterworth   |
| Rainham .....      | Future Propaganda, and how to Comb it<br>Trusts, Syndicates, Combines, and<br>Private Traders' Associations ..... | Mr. W. H. Berry.       |

At the Sittingbourne conference, the following resolution was unanimously carried :—

That, in the opinion of this conference, the credit practice of co-operative societies in the district is considered not to be for the best interest of the movement, and we hereby pledge ourselves to use our influence and support to reduce the practice, and at every opportunity do our best to eliminate it entirely.

The whole of these meetings maintained their interest, and were appreciated.

Besides organising district conferences, delegations have been sent to sectional and district conferences of the women's guild, Co-operative Union, and Educational Committees' Associations. A special educational conference is annually convened, to enable the various committees to compare notes and to co-operate over the winter programmes. All this work tends to continuity. Seven societies co-operate, and are sending a district delegate to Congress, the expenses being borne *pro rata* per membership. Several societies have opened up branches ; this is encouraged, because it is preferable to multiplying societies. Societies with internal tension, two with suspension of share capital, have been succoured at their quarterly meetings with lasting benefits. One society, for several years under a cloud through bad management, is once more on the high road to prosperity, largely due to the increasing attention of the district executive. Canvassing of every member on the register, printed appeal sent out, public meeting following, attendance at business and committee meetings, it is hoped will yet save another from ruin.

Public and propagandist meetings have been conducted by the district. Strong societies have assisted the weak with profit and satisfaction. The wretched climatic season left its impress upon seaside societies ; one, however, is looking forward with reasonable hope of doing a steady trade with the convalescent home of a kindred movement.

Every encouragement is given and assistance afforded by supplying speakers for all sorts of gatherings, and the demand is steadily growing. One pioneer is now engaged in a rural part distributing literature and interviewing likely people, with a view to arousing the workers to take a share in the benefits of our movement.

Societies in the aggregate show solid growth in trade, capital, and membership.

The committee continue to adhere to their policy in trying to make the district influence such that all societies look upon it as a centre from which all their needs can be met and dealt with effectively.

The hand of Death has been crushingly active, carrying off three presidents of societies, one the chairman of the district executive, viz., Mr. H. Wickham; the others, Mr. W. G. Tutt and Mr. E. Talbot, have passed away within a month of each other. Tokens of regard and sympathy were practically shown. Mr. R. H. Tutt's (C.W.S. director) death is also deplored, he being one of the original founders of the Sheerness District.

The following has been charged to the Co-operative Union :—

|                   | £ | s. | d. |
|-------------------|---|----|----|
| Deputations ..... | 3 | 19 | 5  |

The following is the financial statement for the year 1903 :—

| Income.                        |     |       | Expenditure.                         |     |       |
|--------------------------------|-----|-------|--------------------------------------|-----|-------|
|                                | £   | s. d. |                                      | £   | s. d. |
| To Balance in hand .....       | 3   | 0 6   | By Advisory Work .....               | 7   | 9 9   |
| „ Dover .....                  | 3   | 6 8   | „ Propaganda and Public Meetings     | 4   | 5 1   |
| „ Barge Owning Society .....   | 0   | 4 0   | „ Conferences (District & Sectional) | 6   | 12 8  |
| „ Barge Builders .....         | 0   | 6 0   | „ Committee Meeting—Third-class      |     |       |
| „ Tunbridge Wells .....        | 0   | 4 6   | railway fare only .....              | 6   | 4 8   |
| „ Sheerness Co-operative ..... | 2   | 2 6   | „ Printing, Stationery, Postage, and |     |       |
| „ New Brompton .....           | 7   | 10 0  | Wires .....                          | 6   | 5 2   |
| „ Dartford .....               | 1   | 11 8  | „ Balance .....                      | 8   | 11 10 |
| „ Cliffe-at-Hoo .....          | 0   | 17 2  |                                      |     |       |
| „ Ashford .....                | 2   | 2 0   |                                      |     |       |
| „ Maidstone Photographic ..... | 0   | 5 0   |                                      |     |       |
| „ Tunbridge Wells .....        | 0   | 5 2   |                                      |     |       |
| „ Sheerness Economical .....   | 1   | 19 11 |                                      |     |       |
| „ Dover .....                  | 3   | 7 11  |                                      |     |       |
| „ Rainham .....                | 0   | 16 0  |                                      |     |       |
| „ Sheerness Co-operative ..... | 2   | 3 4   |                                      |     |       |
| „ Sittingbourne .....          | 4   | 11 4  |                                      |     |       |
| „ Chatham .....                | 1   | 10 0  |                                      |     |       |
| „ Ramsgate .....               | 0   | 18 8  |                                      |     |       |
| „ Sheerness Economical .....   | 1   | 19 4  |                                      |     |       |
| „ Maidstone .....              | 0   | 7 6   |                                      |     |       |
|                                | £39 | 9 2   |                                      | £39 | 9 2   |

MARK H. CLEAR, Hon. Secretary.

#### NO. 7.—LEWES.

##### Executive Committee.

Mr J. Bailey (chairman), Arundel.  
 „ D. D. Foster, Reigate.  
 „ J. A. Adams, Lewes.

Mr. H. C. Kille, Brighton.  
 „ W. J. Barnes, Southsea.

During the past year two conferences have been held, as follows :—

| Place.                             | Subject.  | Introduced by     |
|------------------------------------|---|-------------------|
| Winchester<br>Mar. 19, 1903        | How Co-operation may be made to Reach<br>the Very Poor..... | Mr. Hutchings.    |
| Cowes, I. of W.,<br>Sept. 29, 1903 | Co-operative Concentration .....                            | Mr. W. J. Barnes. |

These conferences have been well attended.

At Winchester, the question of how to reach the very poor was debated with great earnestness. Several suggestions made by the reader of the paper were considered, and Miss Spooner gave an account of what is being done in this matter in other parts of the country.

At the Cowes conference, the discussion hinged mainly on the importance of selecting capable and sympathetic men as managers, so that the present highly-specialised system of private trading may be successfully dealt with.

With regard to work in other parts of the district, the association has been able to give some help to the newly-formed society at Bognor, and a considerable correspondence has been carried on with other societies desirous of obtaining advice as to the organisation of bands, clubs, educational committees and their duties, and other branches of co-operative work.

The following is the expenditure for the year 1903 :

|                           | £   | s. | d. |
|---------------------------|-----|----|----|
| Committee meetings ... .. | 8   | 16 | 5  |
| Deputations .....         | 2   | 7  | 10 |
| Postage and printing .... | 1   | 3  | 9  |
|                           | £12 | 8  | 0  |

J. L. WELCH, Hon. Secretary.

#### NO. 8.—WILTON.

##### Executive Committee.

|                                 |                            |
|---------------------------------|----------------------------|
| Mr. E. R. Box (hon. secretary). | Mr. R. Hibberd, Salisbury. |
| „ E. Ponting, Trowbridge.       | „ Symes, Warminster.       |
| „ T. Moore, Bradford-on-Avon.   | „ Leslie, Devizes.         |

Four conferences have been held this year. The first at Bradford, when Mr. Warwick (Bradford) read a paper, subject: “Co-operative Movement, Thrift, and Missions.”

The next conference was held at Mere, when Mr. Butterworth read his paper on “Societies’ Balance Sheets.”

The third conference was held at Warminster, when Messrs. Leslie, Hibberd, and Moore (district committee) introduced Congress resolutions (c), (d), and (e).

The fourth conference was held at Chippenham, when Mr. A. Deans read his paper on "The Wisdom of Co-operative Concentration."

After each conference a district committee meeting was held, and attention has been centered upon the places where no co-operation exists, with the result that the committee paid several visits to Calne, where a society has been started with a good prospect of success. The societies in the district are in a fairly flourishing condition.

The Warminster Society reports that during the year they have suffered a severe loss in the death of their secretary, Mr. T. A. Pope, a member of the district committee—a loss that will for some time be felt. This society has purchased large commanding business premises in the market place, costing £2,000. Early in the year, the traders of Warminster had a slight attack of boycott fever, but it soon cooled down, and the Warminster co-operators are in no danger of a recurrence of the disease.

The Trowbridge Society is still going ahead. During the year they have erected a new model bakery, with draw-plate ovens and machinery up to date.

Mere Society is still on the up grade, but being in an out-of-the-way place, cannot be expected to make great progress, still they are holding their own.

Parkstone is going on splendidly, having lately erected a new bakehouse and stables, and recently opened their first branch.

The following is the expenditure for the year 1903 :—

|                            | £     | s. | d. |
|----------------------------|-------|----|----|
| Committee meetings.....    | 8     | 15 | 11 |
| Deputations .....          | 6     | 10 | 6  |
| Postage and printing ..... | 2     | 10 | 10 |
|                            | <hr/> |    |    |
|                            | £17   | 17 | 3  |

Propaganda Fund, March, 1903, to February 29th, 1904 :—

| Receipts.        | £     | s. | d. | Expenditure.                      | £     | s. | d. |
|------------------|-------|----|----|-----------------------------------|-------|----|----|
| To Balance ..... | 8     | 7  | 0½ | By Secretary's Expenses—          |       |    |    |
| „ Cash from—     |       |    |    | Calne .....                       | 0     | 9  | 0  |
| Trowbridge ..... | 1     | 0  | 0  | Roboys .....                      | 0     | 8  | 0  |
| Devizes .....    | 0     | 10 | 0  | Public Meeting (Calne).....       | 0     | 5  | 0  |
| Mere .....       | 0     | 10 | 0  | "  "  (Melksham) ..               | 0     | 1  | 6  |
| Wilton.....      | 0     | 5  | 0  | Calne .....                       | 0     | 8  | 6  |
| Bradford.....    | 1     | 1  | 0  | Mr. Pope's Funeral .....          | 0     | 6  | 0  |
| Warminster ..... | 0     | 10 | 0  | „ Messrs. Ponting, Hibberd, and   |       |    |    |
| Trowbridge ..... | 0     | 10 | 0  | Box, Expenses (Calne).....        | 1     | 17 | 6  |
| Salisbury .....  | 1     | 5  | 0  | „ Postages and Cards.....         | 0     | 1  | 6  |
|                  |       |    |    | „ Hire of Brakes to Mere.....     | 2     | 8  | 10 |
|                  |       |    |    | „ Calne Delegates' Expenses to    |       |    |    |
|                  |       |    |    | Warminster .....                  | 0     | 4  | 6  |
|                  |       |    |    | „ Hire of Brakes from Devizes to  |       |    |    |
|                  |       |    |    | Calne .....                       | 2     | 2  | 6  |
|                  |       |    |    | „ Loss on Tea at Calne.....       | 0     | 14 | 9  |
|                  |       |    |    | „ Messrs. Box and Moore, Expenses |       |    |    |
|                  |       |    |    | to Calne .....                    | 0     | 15 | 0  |
|                  |       |    |    | „ Balance in hand .....           | 3     | 15 | 5½ |
|                  | <hr/> |    |    |                                   | <hr/> |    |    |
|                  | £13   | 18 | 0½ |                                   | £13   | 18 | 0½ |

E. R. Box, Hon. Secretary.



## No. 9.—OXFORD.

## Executive Committee.

Mr. R. C. Dingle (chairman), Oxford.  
 „ E. A. Bradford (secretary), Reading.  
 „ A. E. Perkins, Windsor.  
 „ D. Rose, Reading.

Mr. F. Perry, Chipping Norton.  
 „ J. Perry, Banbury.  
 „ Charles Taylor, Swindon.

There is little to report in the shape of extension during the past year, the task of consolidating and strengthening their internal machinery having occupied several of the large societies. The movement in favour of competent and properly qualified auditors has borne good fruit in the district, nearly all the societies now employing professional auditors.

As a means of further interesting societies in the work of the district, it has been decided to allow each society subscribing to the district fund to send a representative to the meetings of the district executives. This will ensure regular communication with many of the smaller societies whose isolation is a source of weakness.

The existence of the district fund has also enabled the executive to render effectual aid in organising propaganda work for the smaller societies with gratifying results.

The following conferences were held during the year, the attendance being uniformly good :—

| Place.           | Subject.   | Introduced by       |
|------------------|--|---------------------|
| Banbury ....     | “Organisation of Educational Work”<br>(Joint Conference with Southern Education Association).  | Mr. Harris.         |
| Windsor .....    | “The Wisdom of Co-operative Concentration.” (Paper).   | Mr. Adam Deans.     |
| Maidenhead ....  | “Suggested Reforms in our Trading Methods.” (Paper).   | Mr. J. Poulton.     |
| Chipping Norton. | “Co-operation and the Poor” .....<br>“The Open Door” (Paper) .....<br>Joint Conference with Women’s Co-operative Guild, Oxford District. | Miss L. Davies.     |
| Oxford ... ..    | “Co-operative Production and its Importance to the Workers” (Paper).   | Mr. E. A. Bradford. |

## Financial statement of district fund :—

| Receipts.                        |     |       | Expenditure.                |     |       |
|----------------------------------|-----|-------|-----------------------------|-----|-------|
|                                  | £   | s. d. |                             | £   | s. d. |
| To Balance brought forward ..... | 4   | 11 11 | By Printing .....           | 12  | 19 6  |
| „ Subscriptions                  |     |       | „ Travelling .....          | 0   | 16 2  |
| Banbury .....                    | 2   | 2 0   | „ Grants to Societies ..... | 3   | 15 0  |
| Chipping Norton .....            | 1   | 1 0   | „ Balance in hand .....     | 0   | 0 9   |
| High Wycombe .....               | 0   | 7 6   |                             |     |       |
| Maidenhead .....                 | 0   | 5 0   |                             |     |       |
| Oxford .....                     | 3   | 3 0   |                             |     |       |
| Reading .....                    | 5   | 0 0   |                             |     |       |
| Swindon .....                    | 0   | 10 6  |                             |     |       |
| Windsor .....                    | 0   | 10 6  |                             |     |       |
|                                  | £17 | 11 5  |                             | £17 | 11 5  |

The following is the expenditure for the year 1903:—

|                             | £   | s. | d. |
|-----------------------------|-----|----|----|
| Committee meetings .....    | 6   | 9  | 7  |
| Printing, postage, &c. .... | 6   | 10 | 2  |
| Deputations .....           | 4   | 9  | 6  |
| Propaganda .....            | 2   | 12 | 4  |
|                             | £20 | 1  | 7  |

ERNEST A. BRADFORD, Hon. Secretary.

#### NO. 10.—CAMBRIDGE.

##### Executive Committee.

|                                     |                                |
|-------------------------------------|--------------------------------|
| Mr. J. Black (chairman), Cambridge. | Mr. W. Brooks, Sawston.        |
| „ William Resbury (hon. secretary). | „ G. H. Poppy, Newmarket.      |
| „ W. T. Charter, Cambridge.         | „ J. R. Arnold, Whittlesford.  |
| „ H. Sayers, Ely.                   | „ Burdett, Bishop's Stortford. |

It is with much pleasure and satisfaction that I am able to report, on behalf of my committee, continued success in the Cambridge district. During the year we have held eighteen meetings of a public character, using chiefly men from our own committee as speakers. The attendance at these meetings was good, varying from 100 to 600. Deputations to societies numbered twelve, and these were, in my opinion, very helpful to the societies.

Conferences have been held as follows:—

| Place.           | Subject.   | Introduced by      |
|------------------|--|--------------------|
| Saffron Walden   | Co-operation in Small Centres of Population.                               | Mr. W. T. Charter. |
| City of Ely..... | The best method of bringing Co-operation to the Poorest of our Population. | Mr. Adam Deans.    |
| Sawston .. ....  | Relation of Co-operation to other Working-class Organisations.             | Mr. W. T. Charter. |
| Newmarket ...    | The Wisdom of Co-operative Concentration.                                  | Mr. Adam Deans.    |

These conferences have been exceptionally well attended, and, we believe, helpful to the societies in the district. The average attendance has been forty, and, seeing that our district numbers but twelve societies, we think this is a good average.

We have held five committee meetings, all being well attended, and each time the meeting was held at a different place, and we find this works very satisfactory.

Four years ago we had only five societies members of the Co-operative Union, out of a total of eight, but to-day we have twelve societies, and all members of our great federation. Bishop's Stortford Society, which was

started just over three years ago, has over 700 members, and does a trade of £12,000 a year! Another society, which was started last December, has a membership of 250, and does a trade of £62 a week. All other societies, and especially Cambridge, are making good progress, except Whittlesford, which is accounted for by it being so near a more successful society.

The following is the financial statement of our District Special Fund :—

| Receipts.                        | £   | s. | d. | Expenditure.                            | £   | s. | d. |
|----------------------------------|-----|----|----|---|-----|----|----|
| To Balance brought forward ..... | 0   | 15 | 0  | By Deputations .....                    | 1   | 8  | 4  |
| „ Subscriptions—                 |     |    |    | „ Hire of Halls and Rooms (Royston) ..  | 2   | 9  | 6  |
| Cambridge .....                  | 5   | 0  | 0  | „ Printing and Advertising (Royston) .. | 3   | 6  | 10 |
| Sawston .....                    | 1   | 11 | 8  | „ Conference Expenses (Saffron          |     |    |    |
| Newmarket .....                  | 1   | 1  | 0  | Walden) .....                           | 2   | 13 | 9  |
| Bishop's Stortford .....         | 0   | 10 | 6  | „ Postage and Stationery .....          | 0   | 2  | 0  |
| Cambridge .....                  | 5   | 0  | 0  | „ Balance in hand .....                 | 3   | 17 | 9  |
|                                  | £13 | 18 | 2  |   | £13 | 18 | 2  |

The following is the expenditure charged to the Co-operative Union for the Congress year :—

|                          | £   | s. | d. |
|--------------------------|-----|----|----|
| Committee meetings ..... | 7   | 6  | 11 |
| Deputations .....        | 11  | 13 | 3  |
| Printing .....           | 2   | 3  | 3  |
| Postage .....            | 0   | 18 | 11 |
|                          | £22 | 2  | 4  |

WILLIAM RESBURY, Hon. Secretary.

#### NO. 11.—BEDFORD.

##### Executive Committee.

Mr. Hull, Bedford. | Mr. Briars, Luton.

Mr. P. Brightman (secretary).

During the year we have held three conferences.

The first was at Luton, on March 28th. Mr. Butterworth read a paper, which was pretty well discussed by a good number of the delegates present.

The second was at Olney, on June 13th, when Mr. Berry and others gave some good and encouraging advice.

The third was held at Woburn Sands, on October 10th. Mr. A. Deans read his paper on "The Wisdom of Co-operative Concentration." After a good discussion, it was proposed and carried—

This conference send a resolution to the C.W.S. that the suggestions contained in the paper be considered with a view to some action being taken in the matter.

We have held five committee meetings—At Luton, March 28th; Olney, June 13th; Bedford, September 5th; Bedford, September 12th; Woburn Sands, October 10th. At the one held at Bedford, on September 12th, Mr. J. Fletcher resigned his duties as district secretary. I was elected to take his place, and, owing to the short time I have held this post, this report is short and incomplete.

The following is the expenditure for the year 1903:—

|                          | £  | s. | d. |
|--------------------------|----|----|----|
| Committee meetings ..... | 7  | 9  | 10 |
| Printing .....           | 0  | 5  | 0  |
| Postage .....            | 0  | 8  | 6  |
|                          | £8 | 3  | 4  |

P. BRIGHTMAN, Hon. Secretary.

#### No. 12.—NORWICH.

##### Executive Committee.

|                                    |                            |
|------------------------------------|----------------------------|
| Mr. A. Salter (chairman), Beccles. | Mr. F. Howes, Norwich.     |
| „ Wm. Tidd (hon. sec.), Norwich.   | „ E. T. Taylor, Lowestoft. |
| „ A. Fiddaman, Wymondham.          | „ G. Palmer, Thetford.     |
| „ B. Lee, Norwich.                 |                            |

In the early part of 1903, steps were taken to come in personal contact with friends at North Walsham, and a deputation from the district met them. On April 25th, a public meeting was held and addressed by Mr. Adam Deans, supported by the district committee. A resolution was passed requesting the district committee to ask the Norwich Society to establish a branch at North-Walsham. This request was complied with most heartily, and soon 120 had entered their names. A branch was opened, and the first full quarter shows members over 300, and trade over £1,200.

Lowestoft has opened a branch at Kirkley, thus supplying a want in that locality, and land has been purchased at Oulton Road for a branch whilst extensions at their central premises have been carried out.

Visits have been made to societies, the most notable being at Wymondham, when a demonstration was held on August 22nd. With the help of the Norwich Co-operative Band, a parade marched through the town, terminating with a meeting, when a very large gathering attended to listen to the speakers.

Yarmouth has been induced by our visits to take a more active interest in propaganda work, to the advantage of their locality.

Three conferences have been held during the year. The first was on October 31st, 1903, when two subjects were introduced—one by Mr. A. Peachy (Beccles): “Trusts and Combines: How to Combat Them;” and the other by Mr. F. Howes (Norwich): “The Desirability of Employing only Certified Auditors and Independent Stocktakers.” The discussion which followed the reading of the papers showed a keen interest taken in the questions, and a desire to combat those monopolies which are a menace to the well-being of the community. At the close of the discussion, resolution (c) on the Congress paper was unanimously adopted.

The second conference was held at Melton Constable on December 5th. This was the first conference held here, and it was brought about by a suggestion from Fakenham Society asking if it were not possible to group the



smaller societies together for the purpose of sharing the expenses. This being agreed upon by Sherringham, Cromer, Fakenham, and Melton Constable, the conference was arranged, and Mr. G. Lathan (Norwich) read his paper: "Committees of Management: Their Functions and Failures."

The third was at Yarmouth, on February 18th, 1904, when Mr. A. Deans introduced the subject for discussion: "The Comparative Merits of High and Low Dividends." This was a gathering of an interesting character, was well attended, and much appreciated, it being also the first co-operative conference held in this town. Thus we have been enabled this year to hold conferences in two places where none were held before. Resolution (a) on the Congress paper was adopted.

In Norwich great progress is being made; large and extensive alterations and additions have been made to their central premises at a very great outlay.

In production we have established in Norwich a Printers' Society, which we believe will be a great success, as no doubt it will command the support of co-operators in the city and district.

The Norwich Boot and Shoe Society is progressing, but there is still scope for more trade.

The following is the expenditure for the year 1903:—

|                          | £     | s. | d. |
|--------------------------|-------|----|----|
| Committee meetings ..... | 6     | 13 | 11 |
| Deputations .....        | 8     | 13 | 9  |
| Printing .....           | 2     | 10 | 10 |
| Postage .....            | 1     | 19 | 5  |
|                          | <hr/> |    |    |
|                          | £19   | 17 | 11 |

WILLIAM TIDD, Hon. Secretary.

#### No. 13.—COLCHESTER.

##### Executive Committee.

|   |                              |
|---|------------------------------|
| Mr. G. Young (chairman), Chelmsford.            | Mr. J. Barker, Ipswich.      |
| „ W. J. Salmon (hon. secretary),<br>Colchester. | „ G. Barker, Wickham Market. |
| „ A. W. Kibble, Halstead.                       | „ S. Foulger, Ipswich.       |
|   | „ G. Ryder, Colchester.      |

We are glad to be able to report progress in this district, and to record the fact that, with one exception, all the societies are in a healthy and vigorous condition.

The exception referred to is the society at Tollesbury, which, never very strong, has during the past year caused considerable anxiety owing to very weak management. In this case, however, we are glad to report that negotiations have been entered into with the neighbouring society at Tiptree, with

the result that the Tiptree members, in special meeting assembled, unanimously resolved to take over the society and work it as a branch. As Tiptree Society is one of the most successful in the county, the difficulties at Tollesbury may be considered at an end, and a bright future in store for co-operation in that locality.

Two other societies must be specially mentioned, viz., Sudbury and Clacton. The first has, after a long and determined struggle, wiped off an adverse balance, and is now paying a fair dividend; prospects are therefore brighter, and every effort is being made to make the best use of this turn of the tide. Clacton Society has been well looked after during the year, and, being now fairly established, is paying a small dividend, and prospects are considered good.

Propaganda and advisory meetings have been held by the committee at Clacton, Sudbury, and Tollesbury, and valuable help has also been rendered to other societies by advice on important matters of management, &c.

Three conferences have been held. The first at Coggeshall, when Mr. Foulger moved a resolution in favour of cash trading. This was well debated and carried. Mr. A. W. Kibble also moved a resolution in favour of co-operative cottage building, and advocated the retention of the property so built by the society. A resolution in favour of surplus capital being employed in this direction was carried.

The second conference was held at Ipswich, when Mr. A. Deans read his paper on "The Wisdom of Co-operative Concentration." A good discussion followed, delegates generally being of opinion that what was needed was a more direct connection between the Union and the district association, in order that attention might be better concentrated on weak societies.

The third conference was held at Halstead, when Mr. R. Bultitude (Colchester) read the paper prepared by Mr. Barnett (Macclesfield), entitled "Should there be a Retiring Allowance for the Directors of the C.W.S.?" The question was vigorously debated, and a resolution in favour of the C.W.S. committee system being re-considered and revised was carried unanimously.

Readers are requested to study the statistical report, and to note the splendid progress that is being made by some societies.

Expenditure of cash received from Co-operative Union:—

|                         | £   | s. | d. |
|-------------------------|-----|----|----|
| Committee meetings..... | 6   | 13 | 6  |
| Deputations .....       | 9   | 19 | 4  |
| Printing .....          | 0   | 7  | 6  |
| Postage .....           | 2   | 0  | 7  |
|                         | £19 | 0  | 11 |

## Propaganda and printing fund, year ending February 29th, 1904:—

| Receipts                        |     |       | Expenditure.                         |     |       |
|---------------------------------|-----|-------|--------------------------------------|-----|-------|
|                                 | £   | s. d. |                                      | £   | s. d. |
| To Colchester Society .....     | 2   | 2 0   | By Balance due to Secretary, as per  |     |       |
| „ Ipswich Society .....         | 2   | 0 0   | last Balance Sheet.....              | 1   | 11 3  |
| „ Chelmsford Society .....      | 1   | 1 0   | „ Printing, Stationery, Postage, &c. | 2   | 9 10  |
| „ Harwich Society .....         | 1   | 1 0   | „ Hire of Hall, attending Meetings,  |     |       |
| „ Halstead Society .....        | 1   | 1 0   | and Travelling Expenses.....         | 5   | 19 5  |
| „ Braintree Society .....       | 0   | 10 6  |                                      |     |       |
| „ Maldon Society .....          | 0   | 10 6  |                                      |     |       |
| „ Witham Society .....          | 0   | 10 0  |                                      |     |       |
| „ Stowmarket Society .....      | 0   | 10 0  |                                      |     |       |
| „ Lavenham Society .....        | 0   | 10 0  |                                      |     |       |
| „ Balance due to Secretary..... | 0   | 4 6   |                                      |     |       |
|                                 | £10 | 0 6   |                                      | £10 | 0 6   |

W. J. SALMON, Hon. Secretary.

## SOUTHERN EDUCATIONAL COMMITTEE'S ASSOCIATION.

## REPORT FOR CONGRESS YEAR 1903-4.

The past year has been one of great activity. Conferences have been arranged as follows:—

| Place.          | Subject.                                | Opener.   |
|-----------------|---|---|
| Leman Street .. | The Educational Programme ... ..        | Mr. H. Vivian.                                      |
| Rochester ..... | The Educational Programme .....         | Mr. W. H. Berry.                                    |
| Leman Street .. | Public Control of the Liquor Traffic .. | Mr. J. Hogge, M.A.,<br>in place of Mr.<br>Sherwell. |
| Leman Street .. | The Sphere of Municipal Work.....       | Mr. H. Snell.                                       |

Another conference is in course of arrangement at Bedford.

One of the features of the year's work was the arrangement of the teachers' class at Colchester, which was delegated to us by the sectional board. This class has been well attended, and, thanks to the able work of the conductor (Miss J. P. Madams), the interest which has been aroused and the result of the work are most encouraging.

The work of the association continues to grow. The correspondence has been greater than any previous year. This we believe, marks an increasing interest in educational work.

A large number of societies have been visited, many secretaries and committees have been interviewed and advised on various matters connected with their work.

As will be seen from the statistics, a large number of lantern slides have been issued. Our resources are insufficient to meet all the demands for lantern slides, and we have been compelled to decline applications for about 1,000 slides, as our stock was fully booked up.

The association is virtually the educational committee of this section, and all matters connected with education are delegated to us by the sectional board. The future development of the association is largely a question of funds, and although the past year's work has been satisfactory, we feel that much more might have been done if the necessary funds had been available

W. H. BERRY, Hon. Secretary.

## (7) SOUTH-WESTERN SECTION.

At the first meeting of this section, held June 27th, 1903, the following appointments were made, viz. :—Chairman, Mr. C. Vaughan ; Treasurer, Mr. J. Langley ; Secretary, Mr. A. Bullock ; Representative to the United Board, Mr. T. Gidley ; Representative to the Productive Committee, Mr. C. Vaughan ; Representative to the Educational Committee, Mr. A. Bullock ; Representatives to District Associations : Bristol and Somerset, Mr. J. Langley ; Devon, Mr. R. R. Prynne ; Cornwall, Mr. C. Vaughan ; to Sectional Educational Association, Mr. A. Bullock.

During the Congress year eleven board meetings have been held, at which the attendances of members have been as follows :—

|                        | Present. |      | Absent. |      | Possible. |
|------------------------|----------|------|---------|------|-----------|
| Mr. C. Vaughan .....   | 11       | .... | —       | .... | 11        |
| Mr. T. Gidley .....    | 11       | .... | —       | .... | 11        |
| Mr. J. Langley.....    | 7        | .... | 4*      | .... | 11        |
| Mr. R. R. Prynne ..... | 11       | .... | —       | .... | 11        |
| Mr. A. Bullock.....    | 11       | .... | —       | .... | 11        |
| Mr. J. H. Young .....  | —        | .... | 11      | .... | 11        |

\* Mr. J. Langley absent through a serious illness, necessitating an operation.

In the report submitted to Congress last year, it was shown that the opponents to the movement had been very active in our section, and had attempted by organised opposition to frustrate our efforts to spread the principles and benefits of the movement in places where hitherto co-operation was little known. This opposition, however, so far from staying the progress, only tended to set the people's minds on thinking more about it, and resulted in the formation of many new societies, thus adding considerably to the membership, trade, and capital of the section.

The favourable results achieved in the special campaign in Cornwall, assisted by Mr. E. L. Griffiths (propagandist agent), so inspired the workers in the district that it became necessary to call a joint conference to consider another plan of campaign in the county of Devon. A conference was held in August, when representatives from the Devon District Association and the Women's Guild met the Board. It was then decided to again apply for the services of Mr. E. L. Griffiths. This application having been favourably considered by the propaganda committee, Mr. Griffiths attended in September another joint conference, when a plan was agreed upon, and the following places visited :—Barnstaple and Bideford : Here existing societies wanted assistance, and were helped by canvass and public meetings ; Ilfracombe, South Molton, Okehampton, Crediton, Honiton, Ottery, Sidmouth, and Axminster (Tavistock included later).



New societies have been registered as follows :—

Devon—Sidmouth, Ottery, Honiton, South Molton, Kingswear, and Tavistock.

Somerset—Stoke-under-Ham and Templecombe, as well as a branch of Shepton Society established at Wells.

Cornwall - St. Columb Road and a branch of St. Clear Society at Liskeard.

Axminster, Okehampton, Créditon, and Ilfracombe are still being worked with the view to the establishment of new societies. Opposition has been encountered at most of these places, but in nearly every instance proving favourable to the cause. At Honiton, where the use of the Y.M.C.A. room was refused after being engaged, an open-air meeting was held, with splendid results.

The question of a Convalescent Home for the section has received attention, two conferences having been held at Plymouth. A paper was read at the first by Mrs. Shephard (Plymouth), and another at the second conference by the sectional secretary. A sub-committee was appointed at the second conference to consider sites, cost, &c., and to report to a subsequent meeting.

A very successful joint conference of the sectional board and the Somerset and Devon District Associations was held at Wellington in October, the subject considered being Free Trade, a paper by Mr. J. F. Hartnall, Plymouth. After an animated discussion, the following resolution was adopted :—

That this conference strongly protests against any attempt to increase in this country the present taxation of the commodities of life, as likely to be detrimental to the comfort and progress of the working classes.

Joint sectional and district conferences have been held at Totnes in January and Falmouth in February, to consider the question of "Reserve Funds and Depreciation." Mr. J. Pryor prepared and read a paper, the general opinion expressed being that liberal depreciation and substantial reserves should be provided by all societies.

In addition to the before-mentioned conferences, others have been arranged by the district associations as follows : - At Barnstaple, September 12th, paper by Mr. W. H. Watkins, subject, "Co-operation in North Devon"; at St. Austell, September 19th, paper by Mr. R. R. Prynne, subject, "Questions for Cornish Co-operators"; Bedminster, January 9th, annual meeting Somerset Association. At the other conferences due to be held prior to the meeting of Congress it is hoped to discuss "Reserve Funds and Depreciation" at Twerton, in April; annual meeting of the Devon Association, also in April; a meeting, also, of Cornish co-operators and the Convalescent Homes Committee, held at Liskeard, March 12th; a joint sectional and women's guild conference at Plymouth, in May, subject, "The Private Traders' Magnanimity," paper by Mrs. Hutton, Plymouth. In the matter of productive effort in the section, we have little to record beyond saying that the Plymouth Printers are making progress, and promise well in the matter of future development.

In educational matters steady progress is noted, and we believe members of committees are getting more and more to realise the necessity for an educated membership. The sectional educational report gives evidence of useful work accomplished during the year, a work that would be much more comprehensive in its character but for the lack of funds. The workers are willing, but funds will not permit of much development in this direction.

With the financial assistance granted to the section, a teachers' class has been formed, and meetings are being held weekly at Newton Abbot, which is centrally situated. The lessons given and discussed are much appreciated by the teachers, and will undoubtedly prove of great assistance, not only to the teachers themselves, but also to the pupils who will be placed from time to time under their tuition.

A great deal of work of an advisory character has been done, and appreciation of such work has often been expressed by the recipients, thus bringing the Union and societies into closer fellowship one with the other.

There is evidently a growing disposition on the part of committees to seek the advice of the Union when difficulties arise.

We have taken every opportunity to recommend our Wholesale Society to the members, and note, with pleasure, the increased loyalty of the stores to the Wholesale. We are, however, at a disadvantage, being the only section without a representative on the Wholesale directorate. The distance too, from Bristol to many of the societies in Devon and Cornwall is a cause for complaint which would be remedied by the establishment of a dépôt somewhere west of Bristol.

In conclusion, we wish to place on record the valuable assistance rendered, particularly in propaganda work, by all the organisations in the section, district associations, women's guilds, the educational association, together with our friends of the Plymouth general and educational committee, have all worked harmoniously together for one common aim. Our work has been fruitful in the establishment of many new societies and in strengthening societies needing assistance. Energy and enthusiasm abound on every hand; we look forward to the future with great anticipation, feeling assured that the progressive spirit will be maintained and the movement will become better known in the future than it has been in the past.

CHARLES VAUGHAN, Chairman.

ALBERT BULLOCK, Secretary.

## REPORTS OF THE DISTRICT ASSOCIATIONS.

## No. 1.—BRISTOL AND SOMERSET.

## Executive Committee.

Mr. H. Westbury (president).  
 „ A. Watts (treasurer).  
 „ A. Bullock (secretary).  
 „ W. Jackson, Avonmouth.  
 „ H. A. Carter, Bristol and District.  
 „ A. E. Bragg, Pioneers.  
 „ A. Bullock, Bedminster.  
 „ C. A. Poole, Piano Society.  
 „ W. Chant, Crewkerne.  
 „ J. Taylor, Chard.  
 „ J. W. Justham, Beehive.  
 „ F. Ackland, Frome.  
 „ J. Hill, Portishead.  
 „ A. Rawlins, Taunton.  
 „ R. G. Naish, Twerton.  
 „ J. White, Radstock.  
 „ A. R. Fox, Yeovil.  
 „ S. G. Bartlett, Weston-super-Mare.

Mr. J. Williams, Keynsham.  
 „ J. Rowland, Frampton Cotterell.  
 „ Z. Hobbs, Highbury, Coleford.  
 „ W. Young, Oakhill.  
 „ J. McMahon, Cheddar.  
 „ G. Knight, Bedminster Educational Committee.  
 „ J. Cooper, Bridgwater Educational Committee.  
 Mrs. Harrison, Bedminster Women's Guild.  
 „ Martin, Totterdown Women's Guild.  
 „ Young, Avonmouth Women's Guild.  
 „ A. England, Bishopston Women's Guild.  
 Mr. J. Langley, Sectional Board.

## Sub-Executive Committee.

H. A. Carter, R. G. Naish, A. E. Bragg, A. R. Fox, J. Langley, and Officers.

We have much pleasure in submitting for your consideration and approval the report and balance sheet for the year 1903. It is satisfactory to be able to report that the spirit of enthusiasm has been more than maintained, a truly co-operative spirit, or "working together," has been manifest on all hands. Our conferences have been educational in their character, and we feel sure that all have benefited by the papers that have been read, and the discussions arising therefrom. It is felt to be more than ever necessary that we should work in united action, for the organised opposition of our opponents has shown itself in a marked degree in some parts of the section, and we have evidence of such opposition in our own district. We have, however, been able to make out a good case, and our opponents have found that they have unwittingly been doing the movement a good service, as shown by increased activity where the opposition has been most keen. We are pleased at the progress made in all parts of the district, but regret that there are still a few societies not yet affiliated with the association. Efforts have been made to bring them in, but up to the present have not been successful. Public meetings have been held at Wells, where it is expected that a branch of the Shepton Mallet Society will be established; and at Stoke-under-Ham, where a new society is in course of formation. The Pioneer Boot Productive Society has been dissolved, and is at present in course of re-construction on more co-operative lines.

The annual meeting was held at Bristol on January 10th, when the following officers were elected :—Messrs. H. Westbury, A. Watts, and A. Bullock, president, treasurer, and secretary respectively ; Sub-Executive, Messrs. Carter, Naish, Bragg, and Fox ; Auditors, Messrs. Poole and Cumming ; Educational Association Representative, Mr. Fox.

The second conference was held at Yeovil on April 11th, when Mr Gilbert's (Plymouth) paper on "Credit Trading" was read by Mr. T. Foyle (Yeovil) A good discussion followed, and the following resolution was adopted :—

That this conference deeply regrets the existence of the credit system in the movement, especially as it is a departure from the first principles of the Pioneers, and urges upon societies to use every possible means to put a stop to this evil.

The third conference was held at Weston-super-Mare on Saturday, July 11th, when Mr. Owen Balmforth's paper on "Education : its necessity and importance," was read by Mr S. G. Bartlett (Weston). A very interesting discussion followed, the general opinion being that more attention should be paid to this side of the movement.

The fourth (a joint conference of the Somerset and Devon Association) was held at Wellington on Saturday, October 10th, when Mr. J. F. Hartnoll (Plymouth) read his paper on "Free Trade." An animated discussion followed, and the following resolution was passed :—

That this conference strongly protests against any attempt to increase in this country the present taxation of the commodities of life, as likely to be detrimental to the comfort and progress of the working classes.

This first joint conference was pronounced by all to be a decided success, and calculated to do great good by bringing the various working bodies more in touch with one another.

These conferences were well attended, and a lively interest taken in all subjects brought on for discussion.

Three meetings of the executive, and three of the sub-executive have been held during the year, at which many items of interest, to societies affiliated and non-affiliated, have been considered, and action taken as directed.

We find a greater disposition than ever on the part of the women's guilds to join our ranks, five of which are now in membership. We feel sure that this form of association will result in benefit to the guilds as well as to the association.

In conclusion, we wish to thank all societies under whose auspices we have met from time to time, for their kindness and generosity in providing meeting places and extending hospitality in other directions ; and may the coming year be one of brightness and prosperity to all.

We remain, on behalf of the Executive,

H. WESTBURY, President.

A. BULLOCK, Secretary.





The next conference was held at Barnstaple, on September 12th, as an inauguration of a five weeks' mission by Mr. Griffiths, the missionary of the Union, the subject discussed being "Co-operation for North Devon," which was introduced by Mr. W. H. Watkins.

On October 10th the district met at the first of what is intended to be joint annual conferences with the Somerset district, at Wellington, the subject discussed being "Free Trade and Protection," which was introduced by Mr. J. Hartnoll, of Plymouth. At this conference a resolution was adopted strongly protesting against any attempt at increasing the present taxation of the commodities of life, as detrimental to the comfort and progress of the working classes.

The last conference was held at Totnes on January 16th, when the subject of "Reserve Funds and Depreciation" formed the matter for a vigorous and intelligent discussion on a paper written by Mr. Pryor, district secretary.

The chief features of the work of the executive, who have held nine meetings during the year, has been the conducting, in conjunction with the sectional board, a very successful mission in the district, Mr. E. L. Griffiths, the missionary, having spent five weeks in the county.

The results of this propaganda has been the formation of societies at Honiton, Sidmouth, Ottery St. Mary, Crediton, and Tavistock, and the appointment of provisional committees at Ilfracombe and South Molton, in each of which places we feel sure there is every prospect of successful societies, each of which will be a useful centre of our movement. In addition to this, public meetings have been held at Barnstaple, Bideford, Axminster, and Okehampton.

The opposition of the traders referred to in our report last year has remained with us to some extent; but, in spite of this, we have to record very satisfactory progress with nearly the whole of the societies, our statistical report showing an increase of five societies, 6,600 members, £37,900 share capital, and £92,000 trade over the year 1902.

The financial position of the association for the year 1903 is as follows:—

| Receipts.                            |     |       | Expenditure.                        |      |       |
|--------------------------------------|-----|-------|-------------------------------------|------|-------|
|                                      | £   | s. d. |                                     | £    | s. d. |
| To Balance in hand from last year .. | 13  | 7 0   | By Delegates' Expenses to five Con- |      |       |
| " " Bank " " ..                      | 81  | 17 2  | ferences .....                      | 81   | 6 3½  |
| " Subscriptions from—                |     |       | " Committee Meetings & Expenses     | 43   | 18 10 |
| Bovey Tracey .....                   | 1   | 5 0   | " Expenses of Propaganda Visits     |      |       |
| Brixham .....                        | 2   | 8 8   | and Meetings .....                  | 112  | 7 1   |
| Buckfastleigh .....                  | 2   | 17 7  | " Delegates' Expenses to Congress   | 5    | 15 8  |
| Cornwood .....                       | 0   | 8 4   | " Subscriptions to—                 |      |       |
| Culmpton .. .....                    | 0   | 14 9  | Cornwall District .....             | 3    | 3 0   |
| Exeter .....                         | 10  | 17 3  | Women's Guild, Devon District       | 3    | 3 0   |
| Exmouth .....                        | 1   | 12 10 | South-Western Educational           |      |       |
| Kingswear .....                      | 0   | 1 9½  | Association .....                   | 1    | 1 0   |
| Lee Moor .....                       | 0   | 12 6  | " Hallett Memorial Fund .....       | 5    | 5 0   |
| Newton Abbot .....                   | 4   | 2 2   | " Printing, Postage and Stationery  | 13   | 9 0   |
| North Tawton .....                   | 0   | 7 3   | " Secretary .....                   | 2    | 2 0   |
| Paignton .....                       | 1   | 17 6  | " Treasurer .....                   | 1    | 1 0   |
| Plymouth .....                       | 122 | 13 7  | " Bank Charges .....                | 0    | 4 7   |
| " Printers .....                     | 0   | 9 3   | " Balance in Treasurer's hands ..   | 0    | 8 10  |
| Plympton .....                       | 2   | 16 3  |                                     |      |       |
| Princetown .....                     | 1   | 6 4   |                                     |      |       |
|                                      |     |       |                                     | £273 | 5 3½  |

| Receipts— <i>con.</i>                                   |  | £ | s. | d. | Expenditure— <i>con.</i> |  | £   | s. | d. |
|---|--|---|----|----|--------------------------|--|-----|----|----|
| To Subscriptions from—                                  |  |   |    |    | Brought forward .....    |  | 273 | 5  | 3½ |
| Sidmouth .....  |  | 0 | 13 | 9  |                          |  |     |    |    |
| Teignmouth .....  |  | 1 | 16 | 6  |                          |  |     |    |    |
| Twerton .....   |  | 3 | 5  | 0  |                          |  |     |    |    |
| Topsham .....   |  | 0 | 6  | 0  |                          |  |     |    |    |
| Torquay .....   |  | 4 | 3  | 4  |                          |  |     |    |    |
| Torrington .....  |  | 0 | 14 | 0  |                          |  |     |    |    |
| Totnes .....  |  | 1 | 1  | 8  |                          |  |     |    |    |
| „ South-Western Sectional Board<br>for Propaganda ..... |  | 8 | 4  | 6  |                          |  |     |    |    |
| „ Bank Interest and Dividend ....                       |  | 2 | 13 | 4  |                          |  |     |    |    |
| £273 5 3½   |  |   |    |    | £273 5 3½                |  |     |    |    |

J. PRYOR, Secretary.

## No. 3.—CORNWALL.

## Executive Committee.

|  |  |
|--|--|
| Mr. W. D. Harris (chairman), Token-<br>bury Corner Coal Society. | Mr. J. Marks, Plymouth (Educational<br>Committee). |
| „ Jos. Toms (treasurer), St. Cleer.                              | „ W. A. Phillips, Truro.                           |
| „ R. R. Prynne (secretary), Darite.                              | „ C. Vaughan, Central Board.                       |

Our first meeting at Liskeard, on January 3rd, was mainly to consider the propaganda scheme to be carried out by Mr. E. L. Griffiths, and after due consideration it was resolved to express to the South-Western Sectional Board our hearty approval.

On February 28th delegates assembled at Truro to hear Mr. Griffiths' report of the result of the campaign.

Assistance had been rendered to St. Ives and St. Blazey societies, and co-operation planted in Launceston and Liskeard. The affairs of St. Ives Society were discussed, and a resolution forwarded to the Co-operative Union asking for aid. The society has since been supervised by the Co-operative Wholesale, and we trust is now improving.

A most interesting event was the admission of the Plymouth Society to membership. We had argued for years that Plymouth with branches on the Cornish side of the Tamar, and probably 2,000 Cornish members, should join us, and this year our Plymouth friends have taken their rightful place in our councils.

At Bodmin, on March 24th, our principal business was the financial position of the association. A pleasant feature of the meeting was the cordial way our Bodmin friends welcomed us.

The June conference at Liskeard was principally used as a means of getting into touch with the new societies and advising them on points of difficulty.

A most important conference was held at St. Austell on September 19th. The question of a convalescent home for the section was favourably considered, and delegates promised to form public opinion within their own societies. An animated debate was held respecting a C.W.S. depôt for the West, and it was resolved—

That in the opinion of the Cornwall Association a Wholesale Depôt ought to be established nearer Cornwall than Bristol.

At Saltash, on November 14th, Mr. J. F. Hartnoll (Plymouth) read his paper on "Free Trade and Protection." A spirited debate resulted.

Reverting to propaganda. Since Mr. Griffiths' visit we have kept in communication with the new societies formed, and are pleased to report good progress made. Launceston has had an uphill fight, boycotting and "cutting prices" being much in evidence. Liskeard was undertaken as a branch by the St. Cleer Society. St. Blazey began early in the year and has been well managed. St. Columb Road, after encountering severe opposition, erected premises and began trading in December. During the last two years co-operation has established itself in Cornwall. Excluding the Plymouth Society, in 1901 there were ten societies with 2,000 members, in 1903 there are nineteen societies with over 5,000 members, and the new societies are nearly all located in the towns, and hence are capable of very considerable extension to the near future.

The following is the financial statement for the year 1903:—

| Receipts.                                    | £   | s. | d. | Expenditure.                      | £   | s. | d.  |
|--|-----|----|----|-----------------------------------|-----|----|-----|
| To Balance .....                             | 3   | 8  | 6  | By Committee Meetings .....       | 2   | 3  | 6   |
| " Grant from Co-operative Union..            | 10  | 0  | 0  | " Delegations—                    |     |    |     |
| " Grant from Devon District Association..... | 3   | 3  | 0  | Liskeard .....                    | 1   | 11 | 6   |
| " Plymouth Education Committee..             | 4   | 4  | 0  | Ilfracombe .....                  | 1   | 1  | 6   |
| " Refunded from Co-operative Union           | 0   | 10 | 4  | " Conferences—                    |     |    |     |
| " Donations from Women's Guilds—             |     |    |    | Liskeard.....                     | 1   | 6  | 4   |
| Plymouth .....                               | 1   | 0  | 0  | Truro .....                       | 5   | 3  | 8   |
| Devonport .....                              | 0   | 10 | 0  | Bodmin .....                      | 3   | 2  | 5   |
| " Societies' Subscriptions—                  |     |    |    | Liskeard.....                     | 5   | 10 | 3   |
| Bodmin .....                                 | 1   | 1  | 4  | St. Austell.....                  | 8   | 4  | 11  |
| Calstock .....                               | 0   | 10 | 0  | Saltash .....                     | 3   | 3  | 2   |
| Delabole.....                                | 1   | 3  | 6  | Plymouth .....                    | 1   | 12 | 4   |
| Darite .....                                 | 0   | 6  | 8  | " Hire of Conveyance .....        | 0   | 6  | 0   |
| Pensilva .....                               | 0   | 9  | 0  | " Advertisements.....             | 0   | 13 | 6   |
| Menheniot.....                               | 0   | 18 | 0  | " Hallett Fund .....              | 2   | 2  | 0   |
| Penzance .....                               | 0   | 18 | 0  | " Postages &c. ....               | 1   | 11 | 0   |
| Plymouth .....                               | 10  | 0  | 0  | " Secretary and Treasurer .....   | 2   | 2  | 0   |
| Saltash .....                                | 1   | 13 | 4  | " Cash in Treasurer's hands ..... | 5   | 16 | 11½ |
| Tokenbury (second half, 1902)..              | 0   | 9  | 7  |                                   |     |    |     |
| Tokenbury .....                              | 0   | 19 | 2  |                                   |     |    |     |
| Truro .....                                  | 1   | 0  | 5  |                                   |     |    |     |
| Wadebridge .....                             | 0   | 12 | 5  |                                   |     |    |     |
| St. Cleer.....                               | 1   | 9  | 3  |                                   |     |    |     |
| St. Blazey .....                             | 0   | 8  | 0½ |                                   |     |    |     |
| St. Austell.....                             | 0   | 16 | 6  |                                   |     |    |     |
|  | £45 | 11 | 0½ |                                   | £45 | 11 | 0½  |

R. R. PRYNNE, Secretary.

#### THE SOUTH-WESTERN SECTION EDUCATIONAL ASSOCIATION.

The rate of progress of previous years in educational work has been more than maintained during the past year. The increased interest in the work displayed in Devon and Cornwall is undoubtedly due to the recent propagandist efforts in these counties. The awakening may be expected to be permanent, and similar results will probably follow in Somerset when it also has been aroused.

Two new members have joined the association during the year—Newton Abbot (Devon) and St. Blazey (Cornwall). Both were specially welcomed, Newton Abbot as being amongst the largest and most enterprising of Devon societies, and



St. Blazey as the first of the younger race of Cornish societies to associate itself with the work. Seeing that the whole of the newly-formed societies in Cornwall have adopted the Union rule appropriating  $2\frac{1}{2}$  per cent of the profits for education, a considerable influx of these societies may be expected in the next two or three years.

The annual meeting of the association, held at Torquay, was, perhaps, even more successful than that of the previous year at Plymouth. The main topics of discussion were the adults' and children's classes, the Union's new scheme of work, and the necessity for increased funds for the furtherance of the work of the association.

Satisfaction was expressed at the generally high position on the list taken by the children in the section at the Union's examination, Plymouth standing first in the second division. There was a similar expression on the decision of the Union to permit societies to work on the old lines during the winter. On the question of funds, a resolution was unanimously adopted requesting a grant from the Union in aid of the funds, it being pointed out that the work done by the association formed a relief financially and otherwise to the Central Board.

With the same number of societies holding children's classes as last winter there has been a considerable increase in the number attending.

A commendable interest is being taken by the leading societies in the section, notably Plymouth, Exeter, and Bedminster, in the physical education of their children, classes in swimming for both sexes having been arranged by these societies during the summer.

The continued generous support given by societies to the association's children's prize fund enabled an award of books to be made to every child in the section whose papers were re-examined by the Union after the yearly examination.

The fourth winter circular was issued in October to general and educational committees, members of the women's guild, co-operative employes, and co-operative teachers and educationists.

For the second time a lecture scheme has been arranged and lectures given to various societies on the teachings of Ruskin and Tolstoy by Mr. Priestly Prime, and on co-operative and industrial questions by Mr. H. Vivian, of the Southern Sectional Board.

Conjointly with the sectional board and with the approval of the Central Educational Committee of the Union a special class for teachers on co-operation has been held. It is hoped that, as a result, the number of accredited teachers in the section will be doubled. The work of the class has been conducted by the Plymouth teaching staff, and the cause of education is thereby placed under yet another obligation to this prosperous and progressive society.

Readers of this brief report who are friends to education, and have not yet avowed themselves, are cordially invited to communicate with any member of the committee, or to

WALKER KING, JUN., Chairman.

W. H. WATKINS, Hon. Sec.

## (8) WESTERN SECTION.

Up to the time of writing this report ten meetings of this sectional board have been held, at which the attendance was as follows :—

| Representative.   | Present. | Absent.   |
|-------------------|----------|-----------|
| W. H. Brown ..... | 7 .....  | 3         |
| J. Morris .....   | 10 ..... | —         |
| J. Price .....    | 9 .....  | 1         |
| A. Steel .....    | 8 .....  | 2         |
| R. Warne .....    | 9 .....  | 1 (sick). |

At the first meeting of the board the following appointments of officers and representatives were made :—

|  |                  |
|--|------------------|
| Chairman of the Board .....                | Mr. J. Price.    |
| Secretary of the Board .....               | Mr. R. Warne.    |
| Treasurer of the Board .....               | Mr. W. H. Brown. |
| United Board and Office Committee .....    | Mr. R. Warne.    |
| Educational Committee.....                 | Mr. J. Price.    |
| Productive Committee .....                 | Mr. A. Steel.    |
| Representative to Monmouth and South Wales |                  |
| District Association .....                 | Mr. A. Steel.    |

During the year just passed members of the board have attended many public and other meetings of the societies in different parts of the section with varying results. It has been one of our axioms to get well-established societies to open branches in places where it was thought the movement would succeed, rather than advocate the establishment of small, ill-provided societies, that in many instances have come to grief. This, we think, at the present time is a safer way of promulgating our principles, and most likely to meet with success.

Three new societies have been established—Gorseinon, Blackwood, and Kemble, and two new branches opened in outlying districts—Rogerstone and Machen—by the Newport Society, who have also re-built and brought up to date their old premises. Blaenavon has also opened new branches at Pontypool and Griffith's Town. Tredegar and Dowlais societies have added new buildings to accommodate their increasing trade. Blaina are still going ahead, building new bakeries and grocery premises at Abertillery. Cross Keys, and Llanhilleth, and are also extending their operations to Newbridge and Beaufort. Gloucester are building a new arcade and shops worthy of the movement, and as this is the first building of the sort in the city, it is drawing no little attention from the citizens.

Another move is also in progress calculated to still further consolidate the movement in the section—the amalgamation of the two societies at Bristol—Bedminster and the Bristol and District. This, we think, is a step

in the right direction, and will no doubt be for the benefit of all concerned. Co-operation has certainly advanced in the past year most satisfactorily; many of our societies, notwithstanding the general depression, having made record years in takings and profits, with a corresponding increase in their capital.

There is just one fly in the ointment. We allude to the extensive credit given in some of our societies. We do hope that ere long the committees and members of these societies will look at this matter in the serious light it deserves, and will use their best endeavours to do away with or very much curtail its present proportions, and so place their societies on sounder and safer lines. That it can be done, we know. To wit, the societies now doing hundreds of thousands of pounds' worth of trade upon strictly cash terms.

Three sectional conferences have been held: The first at Aberdare, where a paper prepared by Mr. A. Steel upon "The Training of Teachers for Co-operative Classes" was well discussed, but nothing practical came out of it.

The second conference was held at Cwmbwrla, when Miss Mayo's paper on "Co-operative House-building" was the subject for consideration. This was a very interesting subject for the locality, as the dearth and want of houses is very much felt in South Wales. The reason for this is the tenure of the land, nearly all the houses being held under short leases from the ground landlords. The discussion brought out some curious facts prevailing in a good many districts in the principality.

The third conference was held at Cardiff, when Mr. Butterworth's paper on "Reserve Funds and Depreciation" came in for an animated discussion, and was sustained beyond the usual time. This conference was the most numerous attended, and we believe will do a large amount of good in the section.

#### EDUCATIONAL.

A marked improvement has taken place over the previous year. Two classes have been formed by the Bristol Beehive Society, one in "Book-keeping" and one on "Co-operation," and the students have sat for examination. No other society has succeeded in doing so, but good work has been done in the way of general education by several societies. Blaina has founded twelve scholarships in the county schools, and University Extension Lectures have been given by Professor Burrows (Cardiff), which were well attended. Gloucester has had twelve scholarships in the schools of science and art, and two in the best commercial school in the city for years, and have materially assisted to carry out two courses of University Lectures each season for a long period. Successful flower and industrial shows, at which thousands of people attended, have also been held, and with their splendid choral class they succeeded last year in winning the Novello Shield at the Crystal Palace Festival, and hope to retain it. We hope many more of our societies will wake up to the fact that an educated membership pays far better than an ignorant one.

## CO-OPERATIVE PRODUCTION.

Co-operative production has suffered a severe check by the winding up of the Bristol Pioneers Boot and Shoe Society. This organisation has been in low water for some years past, but has kept struggling on, hoping their condition would improve, but instead of this it has gone gradually down and all is lost. Some hundreds of pounds have been spent trying to assist them, all to no use. By what we can gather, the workmen shareholders never took kindly to the undertaking, many having shirked their responsibilities and shifted them on to the shoulders of others who can very ill afford to bear them. We are very sorry to report this failure, because at one time we thought it was one little bright spot in the desert of productive societies in this part of the country, and would be the pioneer of many such organisations for the benefit of the workers. The Pianoforte Makers are, we hope, formed on better lines than their dead friends and neighbours whose demise we deplore. We understand that business with them is progressing, and headway is being made yearly. May that continue, and we think it will from the good account we hear of their excellent workmanship and business habits. We hope to hear soon of an extension of premises to cope with increased orders from the co-operators throughout the country.

## WOMEN'S GUILD.

Things are looking up. We are to have the Guild Congress this year in Gloucester, and, unless we are mistaken, in the old city a right royal reception awaits them. With regard to the movement itself, as we reported last year, we believe great good could be done in many ways to our societies if there was more cohesion and the right spirit of co-operation among them. But let us hope the coming congress will have a tendency to knit together more closely the members of what should be one of the most useful adjuncts to the co-operative movement of the present time.

In conclusion, we again thank the societies who have so generously entertained our conferences and board meetings during the year, and sincerely hope the same good feeling will exist as heretofore.

JOHN PRICE, Chairman.

R. WARNE, Secretary.





## DISCUSSION ON THE REPORT.

### CO-OPERATIVE QUARRIES.

(See Report 4 f, page 80.)

Mr. ANEURIN WILLIAMS (General Engineers) asked whether there was any connection between the newly proposed quarry in Wales and the North Wales Quarry Limited, formed at the time of the Doncaster Congress.

Mr. J. C. GRAY (General Secretary) replied that there was no connection between the proposed new quarry company and the North Wales Quarries Limited. The promoter of the new company had not consulted the movement in any way. Speaking from the co-operative point of view, they recommended all societies and others interested to concentrate their efforts on securing the success of the North Wales Quarries Limited before encouraging any new venture in Wales.

### CO-OPERATIVE FARMING.

(See Report 5, page 82.)

Mr. E. O. GREENING (Southern Section), on behalf of five members of the Central Board, moved :—

That the Central Board be requested to appoint a committee or commission to make inquiries and obtain evidence on the question of co-operative farming, with a view to help societies to solve the problem of profitable land culture. Further, that the sections and districts be requested to co-operate by appointing local committees of inquiry.

Mr. Greening said there was general agreement amongst the members of the Central Board that the time had come when co-operators ought to take steps to ascertain in what way co-operative farming might be made profitable in the future. His friends in the West London Society had given notice of a motion to proceed as if the ground were thoroughly well prospected and their course assured. Experiments had been made in the direction of co-operative farming by some of our more vigorous and determined societies, but up to the present time we could not say there had been any financial success. In the report, they would see that there were farms in the hands of distributive societies with an acreage of 7,196, which last year made a loss of over £1,000, or about 3s. per acre for the whole of the co-operative farms. The two special farming societies had an acreage of 475, and made a small profit of £85. What was now proposed was that the Central Board should appoint a committee or commission to make inquiries and obtain evidence. The Sheerness District had already had a conference, at which it was resolved to appoint a local committee of inquiry to ascertain the facts before venturing further. They would have to ascertain what branches of farming would be profitable. Recently, he had learned of a man who, by putting four acres

of land under glass, had been able to make £1,000 a year. Everything pointed to the necessity of caution in the matter. He appealed to the West London Society to follow the example of Sheerness and hold a conference. Certain branches of farming were already profitable, such as dairying and fruit and flower growing. He hoped Congress would agree to empower the Central Board to make the necessary outlay for getting the desired evidence by calling in experts, and laying down the lines upon which we may safely proceed with the probability of getting back to the land and cultivating it with financial success.

Mr. G. BASTARD (Leicester) said farming was a necessity for the larger societies, who would welcome any help that could be given. They should strive to make co-operative agriculture as profitable as possible. The help of experts would be exceedingly welcome in order to make farming profitable and avoid the losses which had fallen upon some societies. He had great pleasure in seconding the resolution.

Mr. J. R. DAWE (York) said the question was one that co-operators would have to face. It was eminently a practical one. The inquiry would enable societies to know what kind of farming they could profitably encourage. Proceeding to discuss the question of competition and overlapping, the speaker was greeted with cries of "Order." He supported the resolution.

Mr. J. WINKS (Sunderland) explained that the entry in the report, referring to the rent of the Sunderland farm, was not rent, but a charge of 4 per cent made on the land.

The resolution was adopted unanimously.

## AGRICULTURAL SUPPLY AND DISTRIBUTION.

(See Report 6, page 83.)

Mr. W. H. BROWN (Western Section) moved the following resolution:—  
That this Congress notes with satisfaction the growth of co-operation amongst agriculturists, as evidenced by the numerous co-operative societies established during recent years for the purpose of supplying farmers and others with the machinery, implements, manures, seeds, &c., required in their business, and also for distributing their produce on a co-operative system. Believing it desirable that a close connection should be maintained between all branches of the co-operative movement in this country, the Congress pledges itself to assist in the development of co-operation in this direction by encouraging the Agricultural Organisation Society in its work, and by using its influence towards the establishment of mutual trading relations between the Co-operative Wholesale Societies and the agricultural societies.

He said the resolution called upon the Congress to do three things—to express satisfaction at the growth of these agricultural supply associations; to express the desire that there should be a closer connection between these associations and all sections of co-operation; and to pledge themselves to bring about

trading relations between these associations and the Co-operative Wholesale Society. It must be satisfactory to have before them the figures which proved so conclusively that these associations were growing in number. He was pleased to say that in Wales they were growing very rapidly, and the farmers were interesting themselves in the organisation of the agricultural interests in the direction indicated in the resolution. The Co-operative Union had been able to render assistance in the formation of these societies in sending members of the sectional boards to give advice. They had also tried to point out to the farmers the necessity of their being interested in the local co-operative distributive society. If there was not a society in the district, then they impressed upon them the advisability of forming one. At the present time, there were over 7,000 of these associations, with a share capital of £29,000, and sales amounting to £169,374. They had made a profit of over £5,000, but these figures did not give the full extent of the movement to-day. There was an absolute necessity, if the movement was to wield the influence it ought to, that there should be combinations of all sections of the co-operative movement. He was glad to be able to say that trading relations had already begun between these associations and the Wholesale Society.

Mr. H. C. FAIRFAX-CHOLMELEY (Brandsby Dairy Association) seconded the resolution. He said that he spoke as a delegate of a society that was a member of the Co-operative Union before the Agricultural Organisation Society came into existence, and also a member of the committee, and although he did not come as a representative of that society he claimed to speak with knowledge of the subject. Long before this movement started amongst farmers, he believed that co-operation should be applied to farming, and he wondered that farmers did not try co-operation. Since 1890 he had been trying to introduce co-operation into agriculture. About ten years ago they started a branch as a dairy, and also a co-operative store. They were helped in this by the advice and encouragement of the Co-operative Union. The societies formed by this association had been founded upon co-operative principles. The majority of the members were small farmers; they welcomed also the large farmers. In some farming districts they had established co-operative societies. Small holdings could not make great progress without the help of these societies. They wanted to buy seeds through co-operative societies. It was in the purchase of seeds, &c., that the Wholesale Society could assist them. There was no limit to the possible spread of co-operation amongst farmers; already the societies had begun to federate in purchasing. He believed that it would be best for the Wholesale Societies to take this matter up, instead of allowing another organisation to grow up simply for this purpose. It was of the utmost importance that a close connection should be maintained between town and country co-operators. He hoped that the two sides of the movement might be knit together by some bond of practical utility and mutual advantage.

Mr. R. GARNETT (City of Bradford) assured the Congress of the support

of the Bradford Society in the direction of the resolution, the effect of which would be to enable the strong societies to help the weak ones.

The resolution was adopted unanimously.

### AGRICULTURAL SMALL HOLDINGS.

(See Report 7, page 83.)

Mr. J. JOHNSTON (Manchester and Salford Society) moved the following resolution :—

That this Congress endorses the resolutions passed by previous Congresses in regard to "Small Holdings," and hereby authorises the United Board to prepare and submit to the societies a scheme for the establishment of a Co-operative Landowning Society, with the object of buying land for the purpose of being rented in suitable plots to agricultural workers for cultivation by them and their families. Further, that the societies which already possess land suitable for cultivation be also urged to try the experiment of letting the same to "small holders" at fair and reasonable rents. In either case the allotted acreage to be sufficient to enable the worker to live by the result of his labour on the land, and not to use it as supplementary to other employment.

Mr. Johnston said he specially agreed with that part of the resolution which proposed that the land should be let in suitable plots to agricultural workers for cultivation by them and their families. He believed spade labour gave the best results. They had excellent examples in Denmark and Switzerland of the desirability and usefulness of breaking the land up into small areas because of the results obtained. He ventured to say that the prosperity of Switzerland was largely due to the fact that the land was not held in large quantities by a comparatively small number of people, but that it was divided up and held by the people and those who were the cultivators of it. He took the resolution to mean that co-operators should adopt a plan of that kind. This land should not become the property of individuals. If they created a large number of small landowners and small capitalists, they would simply be following the prevailing system. The land should be owned by co-operators, and used by the members of societies. He had pleasure in proposing the resolution.

Mr. T. ANDERSON (York) was glad to see that the co-operative movement was at last making a beginning with the settlement of the land question and overcrowding. He thought they ought to do it; it was their duty. For that reason he heartily seconded the resolution.

The Rev. P. S. G. PROPERT (West London) submitted an amendment to delete all words after "Congress," on the first line of the resolution, and add, "believes that the time has arrived for entering upon the work of co-operative farming; therefore authorises the United Board to prepare a scheme and submit the same to all the societies on the following lines :—"That the land shall be owned and cultivated under the control and management of the



co-operative movement, and by the direct employment of all workers. Further, we declare that only under such a scheme shall we be carrying out our true co-operative principle and ideals.’”

He said that agriculture, as at present carried on, was not a success. It was only a few years ago that this industry of agriculture was one of the great industries of the country; it absorbed a very large proportion of their population in the work. The industry was now decayed, with the result that those who were engaged in the healthy occupation of farming were drifting into the cities, with consequences which they all deplored. It was their duty, as co-operators, to do what they could to arrest that decay of agriculture, because they knew it was bad for the nation. They might ask the reason for the decay. He did not think the farmers were less skilful than formerly, nor less industrious, and the reason why farming did not pay was an economic reason. Into that point he would not enter, but they would know that, so far as small individual farms were concerned, the cost of distribution, added to the cost of rent, was too great a burden for the land to bear. Speaking of the advantages of the amendment, he said that by it they would get large tracts of land under central control. In that way they would secure a general policy with regard to the land, and thus they would have a uniform system of management. That was the advantage to the land. The advantages to the individual would be (1) that those who lived by agriculture would share in the general profits; (2) they would be free from the financial strain and responsibility which they often saw that the individual farmer had to bear; and (3) it would lead to an improvement in the conditions of land tenure.

Mr. J. LEAKEY (Penge) seconded the amendment, and referred to an association of seven societies in the South of London, which was hoping to cultivate a piece of land, finding an outlet for the produce through the distributive stores.

Mr. H. R. ALDRIDGE (Guildford), as one who had been watching for many years for some practical outcome of the land agitation in the co-operative movement, gladly supported the resolution and opposed the amendment. The amendment suggested that they should obtain land, and then work it only on the principle of directly employing labour, and running it as a co-operative farm. The adoption of that amendment would annul the previous resolution as to the appointment of a committee of experts. The resolution was that they should form a co-operative organisation, and buy land and let it in small holdings to agricultural labourers, saying to them, “Go ahead and transform yourselves from wage-earners to co-operative cultivators.” Co-operators had tackled distribution; they were tackling production, and now ought to go forward with the work that Robert Owen tried to do, and apply co-operation to the land. Though agriculture was declining, there were three-quarters-of-a-million agricultural labourers and their wives and families. To them let them send a message of hope. Towns were horribly great and unwieldy.

The question was not to get the people back to the land, but rather to keep those already there from going into the great cities.

Mr. W. T. CHARTER (Cambridge District Association) was sorry to see the restriction in the resolution that the land was not to be let to small holders to cultivate in the hours culled from other occupations. In other respects he agreed with the resolution.

Mr. J. BLACKWELL (Gloucester) thought the amendment would be a retrograde step. His society had a branch in an agricultural district, and there the members utilised spare evenings in cultivating small plots. What would have become of the co-operative movement if the rules of the societies had prevented men sitting on boards of management if they did it beyond the hours of ordinary employment?

Mr. J. R. DAWE (York) said he had passed all his life upon the land and got his living by it. There was not much difference between the resolution and the amendment, it was simply a difference of method. The time had come when co-operators must take up the great land question. One of the best speeches in favour of the amendment was made by the seconder of the resolution. A fundamental principle of co-operation was to bring the producer and consumer close together. One part of the resolution was opposed to that principle, and would set up a spirit of competition, making the distributive societies middlemen between the consumer and this association. There had been more than enough of that kind of thing in co-operation. Denmark and Switzerland set us a good example, but the produce of our land would be consumed in England. If we were exporters, this would be an admirable machinery, but as long as we are to be consumers the amendment would further our object better than the resolution.

Mr. C. DUNCAN (Willesden and District) said there was a danger of indulging in mere sentiment. He regarded the resolution as arising out of Mr. R. Winfrey's paper, which had been read at many conferences. He felt that this was the work of the county councils. In urging co-operative societies to invest their spare capital in this direction, they would probably be met with the suggestion to mind their own business. The work done by county councils was good work. If they wanted to help the men on the land to help themselves, they should try and secure representative men of their own stamp on the county councils. They might take a leaf out of the co-operators' book at Woolwich.

Mr. F. MADDISON (Blackpool Printers), as one who lived in a big town, loved it, and did not want to get back to the land, had pleasure in supporting the resolution. It was based upon experience, not sentiment, and was an attempt to turn on the great force of the co-operative movement in the direction of agriculture. It was said that the labourers could help themselves, by getting on the county councils. But all councils did not centre at Woolwich, and there were too many difficulties at present in the way of labourers attending meetings of county councils. Mr. Propert had moved the amendment in the sacred name of centralisation. What did it mean? The movement

was to organise some vast farming scheme. But why? The C.W.S. was always alive to that sort of thing. The resolution was definite, and did not ask a single man to stop his work in other directions. It sought to bring within the range of the agricultural labourer a hope of securing some profit for himself and put more variety and pleasure into his life, instead of its present dead, dull uniformity.

The CHAIRMAN explained that the latter part of the resolution meant that the land allotted should be sufficient for a man to make it his living; it did not mean that he should not be allowed to have a garden.

It was decided to close the discussion.

The resolution was carried by a large majority.

### SMALL SAVINGS.

(See Report 8, page 84.)

Mrs. M. J. BURY (Darwen) proposed—

That this Congress expresses its appreciation of the fact that 587 societies are shown in the report as having "penny banks," and that deposits to the amount of £995,818 are now invested in them. Realising the importance of giving the utmost facilities to the children of members to invest their small savings, the Congress urges upon all societies which have not yet established a "Penny Bank" department the desirability of doing so at the earliest opportunity.

Mrs. Bury said it had been thought desirable that a woman should move this resolution, because women had charge of the "bairnies," and knew how desirable it was that children should be taught to take care of their pennies and learn habits of thrift. Something like one-third of our societies had established penny banks. They had heard in the inaugural address that a good many warriors and workers in the co-operative ranks were passing away, and as the ranks thinned, those interested in the movement should see that youths were trained to take their places. Let them train the children to be thrifty, and then the co-operative movement would benefit by their adherence when they grew older. They could then be transferred from the bank to the society. At the same time, there should be no age limit in the deposit banks, for they could be of immense service to the poorer members of the societies, who could only save in small sums. It was a distinct advantage to many women, who had a great deal to do out of a very little, to deposit in this way. But two-thirds of the societies had no such facilities. Some were afraid of capital. She commended penny banks as likely to be of real strength to the societies. The pioneers started to raise capital for certain purposes, but it was too often seen that there was now more capital in the country than brains to use it. As co-operators, they should put their heads together, and devise means whereby they should be sufficiently educated to develop all their resources, and not allow their own capital to be used against them.

Mr. G. F. HARRISON (Cambridge) seconded the resolution, and mentioned that they had 3,000 members of the penny bank and a capital of £3,600. It was a grand thing for little children to pay their pennies into the bank.

Several delegates rose to speak amidst cries of "Vote!"

The resolution was adopted without a dissentient.

### GREETING FROM GASWORKERS' UNION.

The CHAIRMAN announced the receipt of a telegram from the Gasworkers' Union, who sent their fraternal greetings and best wishes.

It was decided to acknowledge receipt of the telegram and reciprocate the good wishes contained therein.

### CO-OPERATIVE INSURANCE.

(See Report 9, page 85.)

Mr. W. BARNETT (Macclesfield) chairman of the Co-operative Insurance Society, moved the following resolution:—

That this Congress commends to the notice of societies the new scheme for collective insurance which has recently been established by the Co-operative Insurance Society.

He said that, twenty-one years ago, when the Insurance Society started in the section of ordinary life business, they advocated and urged that it would be safer and more economical for co-operators, instead of paying weekly, to save their money and pay it annually, and get 75 per cent of insurance instead of only 57 per cent, as under the industrial insurance system. Ultimately, they realised that working men's requirements were of such a character that they could not save £2 or £3 to pay their insurance at the end of the year, and preferred to pay the small sums weekly. Hence the great success of the industrial insurance companies. Later, the Insurance Society felt that there was nothing for it, if co-operators were to have an insurance society of their own worthy of the movement, but that they should adopt a weekly collecting scheme themselves. They adopted it two or three years ago, and, as far as they were concerned, they found it would be an expensive thing to develop. It was very little they had done compared with what they ought to do. They had thirty or forty agents, and if they had the means, they could spend £100,000 in that direction, but they would be simply adopting a system where 42 per cent was spent in expenses. Having regard to that, they had brought out a scheme which was the essence of economy. That was, to insure the whole of the members of a society as one body, by a scheme of collective insurance, under which a society would contribute 1d. for each £1 of members' purchases, and the Co-operative Insurance Society would assure 4s. at death within the term of policy so effected. The Macclesfield Society, which had 4,340 members, had adopted it, and already claims had been paid. The system was a single contract to pay 1d. for every £1 of purchases. All the societies would have to do was to remit a cheque and send the balance sheet of the society, and the Insurance Society could see



what they had to pay. It had been said that the scheme was not quite equitable to the old people. They answered that each insurance was for a single year, so that if anyone died, on the whole of their purchases they would have 4s. in the £. It was taken on the average of three years' purchase. An average purchase of £10 per annum would secure at death £2; £40 would secure £8; £100 would secure £20, and so on. They had acquired the opinion of an eminent actuary that they would be able to pay at least 4s. for every £1. The whole scheme could be worked at a cost of 5 per cent. The board would be delighted to give any information or wait upon any society, and they were satisfied it would be a new link in binding the members more closely to their societies, and have a beneficial effect on the progress of the movement.

Mr. D. POGSON (Droylsden) seconded the resolution.

Mr. J. W. WOOD (Mashro') said he was not prepared to support the resolution. The scheme required very careful consideration—in his opinion, the whole scheme required reconstruction. It did not go far enough. Any society adopting this scheme would have a drop in the dividend.

The CHAIRMAN put the resolution to the vote, and as the delegates appeared equally divided, he said the votes would have to be counted by tellers.

Mr. J. WARWICK (Northern Section) suggested, as a way out of the difficulty, that the question stand adjourned for twelve months.

The CHAIRMAN said they had had a consultation with Mr. Barnett, and that gentleman had decided to withdraw his resolution for the present, and introduce the proposal another time, when they had mastered its intricate details.

#### CO-OPERATIVE PERIODICALS.

(See Report 10, page 87.)

Mr. J. T. BROWNLIE (Woolwich) said it was with considerable satisfaction that they noticed the increase in the number of co-operative periodicals and also in the weekly circulation of the *News*. But he thought it was desirable that an organ of a more solid character than the *News* should be issued to the societies. He had in mind articles published in the Wholesale Societies' Annual, and while he admitted that articles of equal value appeared in the *News*, they were sometimes apt to be overlooked on account of the detailed accounts of societies' work and progress published in that paper. He regarded this as an important matter, and he hoped the board of the Newspaper Society would carefully consider his suggestion.

#### CO-OPERATIVE CREDIT.

(See Report 13*b*, page 89.)

Mr. W. H. WATKINS (Plymouth Printers) said the movers and seconders of previous resolutions had referred to the pleasure they had in discharging the duty. But none could move the resolution which he was about to propose with feelings of pleasure; it was rather one for a feeling of penance. They were charged by the Central Board—and, he thought, rightly

charged—with a flagrant departure from the first principles of the co-operative movement in regard to the question of credit. From the report, they would see that England and Wales, Ireland, and Scotland were almost equally concerned in the matter. Had the movement no past, they might think that this system of credit was a forward movement, inasmuch as only forty-nine of the societies in Scotland did not give credit. But the movement had a past, and the first principles of the Rochdale Pioneers was to accumulate capital—not by getting into debt, but by saving. The question for them to consider was whether they were going to dissipate the capital which had accumulated since 1844 in getting in debt in the way they appeared to be doing. His opinion was that this accumulation of debt was a menace to the stability of their societies. It was possible for a society to conduct its business without giving credit. He was connected with a large society (Plymouth) and it had conducted its huge business since its establishment without ever having allowed a single penny in credit. He then read the resolution, which was as follows:—

That this Congress desires once again to place on record its emphatic condemnation of the system of credit trading, which appears to be growing in the movement, and calls upon all societies to use their utmost efforts to abolish the credit system and to substitute cash payments for all goods sold in their shops.

Mr. R. ELLIOTT (Gateshead) said no one could second the resolution, which he did, without feelings of pain. He had been connected with the co-operative movement for forty years, and he remembered that the main object they had in view when they started their society was to free the working men of the district from the hateful system of credit trading. Many societies were wrecked, or almost wrecked, by starting and continuing this credit system. It was like a cancer, and unless it was killed at the start it would kill the society. There was not a more important question before the delegates than the one they were now discussing. Ready money was one of the principles of the Rochdale pioneers, and co-operators of to-day wanted to go back to first principles. He was of opinion that a society could carry on its business without giving credit. Ready money was a fundamental principle of co-operation. He was a member of a society with a membership 13,000 strong, and they conducted their business without allowing credit.

Mr. C. COOPER (Co-operative Permanent Building Society) said a previous speaker had described the question as a practical one. He doubted whether it was. They had tried for a number of years to put down the system, and what progress had they made? If they had made any at all, it was what an Irishman would term progress backwards. It could not be that co-operators were unable to pay for their goods, and he would suggest prepayment as a remedy for credit. This would prevent bad debts, and put co-operators on a better footing one with another and with their societies. He was of opinion that the only solution of the question lay in the direction he had indicated.

Mr. W. J. VERNON (Plymouth) said it was undoubtedly possible to

work societies on cash terms. The longer the credit business was tolerated the slower would be the progress of the movement. There were a large number of delegates representing societies that gave credit, and yet there would be a unanimous vote on the question.

Mr. D. H. GERRARD (St. George, Glasgow) said the question of credit was introduced a good many years ago, and it made such a revelation that it was dropped like a hot iron. He joined the movement because he believed in cash payments, but he could not vote to pledge himself to abolish credit, but rather to regulate it. He never had a penny of credit as a co-operator. Where there was debt there was danger. (Cries of "Vote!")

The CHAIRMAN put the resolution, and said to the two delegates who voted against it, "You are in a minority."

### THE COMMITTEE ON EDUCATION.

(See Report 18, page 92.)

Mr. J. T. BROWNLIE (Woolwich) asked why certificates had not been granted for studies in economics.

Mr. W. R. RAE (chairman of the committee) said he was not aware that any student had earned a certificate, but he would inquire and report.

Mr. BROWNLIE said he did not wonder there were so few students. In the ordinary text books they found economics treated from the wrong point of view. He suggested that co-operators should get someone to write a book on the principles of economics in simple language from the workman's point of view. John Stuart Mill, Professor Cairns, and others did not give the workman's view.

Mr. T. ANDERSON (York) remarked that when they took the A B C text-book of economics, they found it full of algebraic formulæ and other matters which the average workman could not understand or define. He hoped the ideas of Mr. Brownlie would be carried out, and that the Central Board would make an effort to explain to the man in the street the real principles on which economics rested.

Mr. RAE, in reply, said the connection of the education committee of the Union with economics had been confined to a second-hand connection through the University. They had had some students through the University Delegacy scheme, and now that they had their co-operative classes in order they proposed to issue their own syllabus, which, it was hoped, would be satisfactory.

### INTERNATIONAL CO-OPERATION.

(See Report 20, page 105.)

Mr. E. BOOTH (North-Western Section) moved—

That the attention of all societies members of the Co-operative Union be called to the forthcoming Congress of the International Co-operative Alliance, which will be held at Budapest in September next, and that they be urged, wherever possible,

to encourage the growth of international co-operation by sending delegates to that Congress, either singly or by the grouping together of several societies.

One of the most interesting features of the Congress had been the presence of their friends from the Continent. They represented men of the same aspirations and the same purposes, who were solving the same difficulties and bearing the same burdens as the English co-operators. The resolution asked that the societies in England should consider the propriety of appointing delegates, wherever possible, to attend the Congress on the Continent in September next. There was no doubt whatever that there was great importance attaching to the development of international co-operation. They should give the co-operators of other countries an opportunity of learning from their experience. The large British societies ought certainly to send delegates to Budapest. They could there tell their continental brethren the development of distributive co-operation which Great Britain had peculiarly made its own. Let them join hands in a fraternal spirit, and make the co-operative movement a world-wide one, forming one great organisation for the benefit of humanity.

After the General Secretary had made some announcements, the Congress adjourned until the following day.







## SECOND DAY OF CONGRESS.

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Tuesday, May 24th, 1904.

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### **MORNING SITTING.**

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Congress re-assembled in the Conference Hall at 10 o'clock on the Tuesday morning. Mr. Councillor Golightly again occupied the chair.

### **DISCUSSION ON THE REPORT continued.**

#### **INTERNATIONAL CO-OPERATION.**

(See Report 20, page 1(5).)

The discussion on the report of the International and Foreign Inquiry Committee, adjourned from the previous afternoon's sitting, was resumed.

Mr. H. J. MAY (Southern Sectional Board) seconded the resolution with regard to the forthcoming International Congress at Budapest. He took it that the discussion upon this resolution would also include the discussion upon the report. He would therefore refer briefly to one or two matters contained in the report, particularly to the work carried on by the Alliance. They would find in the report that last year 230 British co-operative societies contributed £192 to the funds of the Alliance, which had also received greatly increased support from the co-operative societies of other countries. He wanted to draw the attention of the delegates particularly to the need for such an organisation as the International Co-operative Alliance, and to the necessity for increased support. Ever since the Manchester Congress of the Alliance, when the ideas and desires of the majority of the British delegates were carried out, and the rules of the Alliance were altered, making every member of the Alliance a representative

one, except in a few special instances, the funds of the Alliance had, by that alteration of rules, been somewhat reduced. There was therefore greater responsibility laid upon British co-operative societies to increase their subscriptions and supply the sinews of war to enable it to carry on the work on the lines laid down at the Manchester Congress. He then referred to a statement made in the Congress guide-book, with regard to the financial position of the Alliance. It was stated that the expenses of the Alliance amounted to no less than £1,000 a year. Nearly all the officials of the Alliance had seen him on the matter, and, as the balance sheet of the Alliance showed an expenditure of only £600, asked how the balance of £400 between the £1,000 and the actual expenditure of £600 was made up. The facts of the matter were that the average expense of the Alliance, despite its enormous and many-sided work, was not more than £400 a year. The expenditure last year also included a large proportion of the expenses of the Manchester Congress. It had also been pointed out to him that no fares or fees were drawn by any of the officials of the Alliance, and that the expenditure shown in the balance sheet was entirely for office and other necessary expenses. He heartily recommended the resolution to them, and again asked for increased support to the Alliance, not only for the work it was at present doing, but for the important aspects of its work as yet untouched for want of funds.

The resolution was then put and carried unanimously.

#### JOINT COMMITTEE OF TRADE UNIONISTS AND CO-OPERATORS.

(See Report 22, page 110.)

Mr. A. MITCHELL (Stockton) asked as to the position of the movement with regard to the Ferndale dispute. It had created a bad impression among trade-unionists.

Mr. S. FAIRBROTHER (North-Western Section), a member of the Joint Committee, said the committee had not had the matter officially before them.

Mr. J. C. GRAY (General Secretary) thought it would not be wise to go into the matter, seeing the Congress had no control over this society or its employés. A great deal could be said on both sides of the question. There was an understanding that matters in dispute between co-operative societies and trade unions should be first discussed by the Joint Committee. If the disputants were not willing to submit matters to the Committee for consideration they were powerless. Then, too, the Ferndale Society was not a member of the Co-operative Union. Were it a member, they could bring the matter before Congress, and, if circumstances rendered it necessary, expel it from membership.

Mr. F. H. BRUFF (Birmingham Printers) hoped that the trade unions would supply more particulars with regard to fair houses to co-operative committees. At present, the onus of obtaining information was put upon the societies. That should not be the case.

## REPORT OF THE JOINT PARLIAMENTARY COMMITTEE.

(See Report 23, page 111.)

## FREE TRADE.

Mr. H. VIVIAN (Southern Section) moved the following resolution:—

That this Congress emphatically re-affirms the decision of the Doncaster Congress to resist any interference with the Free Trade policy of this country, and hereby authorises the Parliamentary Committee to take such steps as may be rendered necessary to oppose any efforts which may be made, either in or out of Parliament, towards the retrograde policy of Protection or Preference.

He said it was just twelve months ago since that Congress pronounced its opinion with regard to Mr. Chamberlain's proposals. Congress had not the whole programme before them then, but only a mere outline. They would agree, however, that the more the policy was unfolded, the more objectionable did it become. There had been twelve months of a raging tearing propaganda, and, step by step, they saw it developing into, not a patriotic endeavour to unite the empire, as some poor simple souls thought it was, but a real organised effort on the part of vested interests to bolster up their monopolies and profits at the expense of the masses of the people. They had seen paper after paper which, before the oracle spoke, declared against any taxation of the food of the people, for some reason or other, in a night altering their opinions and supporting the plan of campaign of the Don Quixote of modern political economy. Regiments of tariff reformers had been turned loose on unsuspecting constituencies that did not deserve such a fate. In the first campaign, the patriots had not had it all their own way, and the resolution he had to propose was an instruction to the Co-operative Parliamentary Committee that they were to go forward in this matter. Congress stood for the untaxed food of the democracy. He was not in favour of bringing politics into the co-operative movement; he was absolutely against it, but when an attempt was made by any Government to tax the raw material which found its way into the homes of two million workers, it was the duty of the co-operative movement to withstand that attack. The fight was not between Free Trade and Protection; "Protection" was too good a name; the fight was between free trade and taxed trade. Did they "protect" a woman when they put a halfpenny a pound on her sugar? or "protect" the boot and shoe industry when they taxed leather? To call this "protection" was using too mild a term; it was an effort at legalised robbery. He would not go into the details of the programme placed before the country by Mr. Chamberlain. They did not want an array of figures. One or two simple matters of principle were at the root of this question, and to throw millions and millions of figures before the people was to mislead them. Mr. Chamberlain had harnessed to this chariot of his the well-known anti-foreign instinct which lay dormant in the most ignorant of our

population. In the name of co-operation, delegates were bound to protest, as he did, against this anti-foreign policy. The whole thing was inconsistent. Mr. Chamberlain proposed to make the foreigner contribute as far as possible to our national revenue. Mr. Chamberlain said, "I think it is clear that the imports which are levied by foreigners are largely paid by ourselves." In Mr. Chamberlain's first oration at Glasgow on this subject, he said, "America is the strictest of protective nations; it has a tariff, which to me is an abomination. It is so immoderate, so unnecessary, that although America has profited by it I believe that a great number of intelligent Americans would gladly negotiate for its reduction." What was the meaning of this? Did Mr. Chamberlain believe that the foreigner paid? No; that was intended to catch the ignorant and unwary. This jugglery with argument was unworthy of a great statesman; either the foreigner did pay or he did not pay. If the foreigner did pay, Mr. Chamberlain himself would be the first not to argue against taxing raw material, or to propose to relieve maize and bacon; but if the foreigner paid, what did it matter? Why not clap it on thick? He protested against this method of playing with the British public. With regard to this principle of taxing the foreigner, Mr. Chamberlain said it was a low tax the foreigner would pay, but a high tax we should pay. That was playing with the argument. The tendency of all taxes on imports was to fall upon the consumer, the person who required the article. As to the moral aspect of the question, he hoped that co-operation would not merely stand for untaxed food and untaxed materials for our great industries, but also stand for a pure and uncorrupt political life for this nation. Delegates could vote for this resolution without abating a jot of enthusiasm for their particular "ism," the resolution was merely an appeal for a clear field for all the great ideals for which we had been labouring.

Mr. J. T. BROWNIE (Woolwich), in seconding, said he stood for a purer political atmosphere and untaxed food. If they were going to fight Mr. Chamberlain, they would have to put a positive programme before the country. There were numbers of the working classes who did not know the condition of the people in the early forties. Mr. Chamberlain had considerable data for the statement he made that, notwithstanding the protestations of working-class leaders, the working classes were with him. He (Mr. Brownie) had interrogated many hundreds of working men, and they were inclined to believe that "dumping" would cease, and that many out of employment would have work. What was the position of the workers today? There were over one million of workers unemployed. There was an army of paupers that would form a demonstration four abreast a hundred miles long. (A Voice: "That is not the fault of Free Trade.") They had over three million people in overcrowded dwellings. Three out of every seven people over sixty-five years of age died as paupers. The average wages of the workers were 15s. per week, and yet, last year, twenty wills were proved to the amount of fifty millions. The Cobden Club stood for vested interests as well as Mr. Chamberlain. In John Morley's "Life of Gladstone"



it was stated that, after hearing Mr. Villiers speak on Free Trade, Mr. Gladstone said, "These gentlemen want free trade so that they can pay low wages to their workers."

Mr. R. GARNETT (City of Bradford) remembered the Parliamentary elections in the old days of Protection. He was against any Government that sought to tax the food of the people.

Mr. J. T. HARRIS (North Metropolitan District Committee) explained the fate of an amendment sent in by the Brotherhood Trust, and rejected by the Standing Orders Committee. They said it introduced the subject of capitalistic system of competition and production. He regretted that the question of party politics was creeping into the movement. The conduct of the discussion throughout the year had been a wrong step. He appealed to Congress to maintain its honour, and not be captured by a political party. The Standing Orders Committee said there were only two alternatives—Free Trade or Protection. As co-operators, they had another alternative. The Bishop of Stepney had asked them not to lower their ideals, and the amendment he suggested only wanted to develop the ideas of Robert Owen, which were to eliminate profit. He called upon delegates who would have supported the amendment to vote against the resolution. Mr. Vivian had described Protection as going back to legalised robbery. But we were living at the present time under a system of legalised robbery. It was not therefore a question of going back to legalised robbery. As individuals, co-operators could take their own action, but collectively, he was for letting these things alone. Co-operators should go straightforward for the co-operative commonwealth and leave the capitalists to fight amongst themselves.

Mr. T. REDFEARN (North-Western Section) was surprised at the attitude of the last speaker, when he asked them to leave it to others to fight it out. Co-operators were the people who would have to fight the matter. They were asked to be taxed for a war that had cost 250 millions of pounds. In return, they were offered nine farthings per family per week. People were spending an equivalent of forty pints of liquor per week per family; if they lessened that by one pint, it would secure the whole extent of the advantage given by Mr. Chamberlain. They were promised constant employment. Did they want it? He did not. Working men should have nothing to do with the appeal of Mr. Chamberlain, which was really an attempt to tax the raw material of the people. We must have cheap food, and then the people would be well able to take care of themselves. If there was anything in this question that appealed to working people, in any shape or form, he had never seen it yet. He had an "open mind," like Mr. Balfour, but he was not sitting on a fence, uncertain on which side to come down. He had come down, and his mind was settled that whatever taxes were imposed we must not have our food and raw material taxed. When people told him what good these proposals would do, he replied that he was satisfied with the good we had got already, and that would far outweigh any good from taxing food. It was said that the stamina of the people was declining, but the stamina

would not be improved by preventing people getting as much food as they wanted. If we raised the stamina of the people by giving them cheap food, they would be able to take care of themselves without the assistance of Chamberlain and Co.

Mr. W. MILLERCHIP (Midland Sectional Board) said, while he agreed with Mr. Brownlie that something more than Free Trade was necessary to remove the evils from which they were suffering at the present time, he recognised that they had this question before them, and that it must be settled previous to them attempting to deal with other great problems, important as they were. While they were not satisfied with a purely negative policy, yet if they were going to stand idly by and let others fight the question out, they would suffer in the end. He knew from experience the condition of the workers in those countries where Protection existed. He had travelled across to the Continent for the purpose of ascertaining the conditions under which the men and women in his own industry were living and working. He found that the conditions under which the people lived and worked in the countries where Protection existed for a number of years was nothing in comparison with the conditions of the British worker. Protection was nothing new; it had been tried in this country and found wanting. It brought poverty and destitution, and disturbed the great mass of the people, and that was what was going on in the countries where Protection was now being tried. They would remember that Mr. Chamberlain, in his Glasgow speech, stated something which was grossly inconsistent. He stated, in one portion of his speech, that the position of the workers of this country was unique, on account of the progress they had made, and, in another part, that if that position was to be maintained in the future, they must alter the policy of the country, because their industries were being ruined. But he asserted that the percentage of the unemployed in this country was very much less than in any other of the civilised countries of the world. He believed, in France, Germany, and Belgium, the percentage of the unemployed was 11 per cent, but in this country, as was stated by a previous speaker, it was 5 per cent. Were they to adopt the proposed change of fiscal policy, he was certain that their position as workers would be made much worse than it was at present. Therefore, let them remove out of the way any possible chance of a change. They must not imagine that Mr. Chamberlain, now that he had been defeated in the first round, would give up the matter in despair. He was satisfied that if Mr. Chamberlain never made another speech on the question, there was not another man who would. He was not a man to turn coward, and would fight to the end. Co-operators should take their stand on the side of freedom, purity in life, and justice and equity to the great mass of the people.

The Rev. P. S. G. PROPERT (West London) asked why there need be any excitement immediately Free Trade was mentioned. He could not understand it. It was an economic problem, and he pleaded for a calm deliberation of it. He wanted to bring home to them one idea, and it was this: Were

co-operators consistent or not in taking up the attitude they had done? He was going to vote in favour of the resolution, but it was because he was instructed by his society to do so. It was an act of obedience; he could not honestly say that his heart and mind were in the resolution. What was the platform upon which they, as co-operators, stood? Was it to produce for themselves, and avoid the outside trader? Was not that in principle Protection? In principle it was, but not in politics. He presumed that the majority of the delegates present were trade-unionists, and that they supported combination of workmen. For what? Protection? If in principle trade-unionism was not Protection, he would like to know what it was. They combined for the purpose of protecting their own labour, and avoiding free labour. He believed in experiment. No great invention, no great act of progress, had been brought about without experiment. Our attitude, as co-operators, should be one of non-committal. If they said they did not want inquiry upon the subject, they were crystalising themselves, and would prevent, to a certain extent, progress. The co-operative ideal was to produce for ourselves and do our own distribution. Mr. Vivian was a co-partner. If these things were good for the co-operative movement they were good for a nation and for the empire.

Mr. W. JUBB (Stratford) said he was not going to introduce any statement which would aggravate the feeling on the question, either one side or the other. It was the duty of a great assembly like that to look at the question as calmly and as considerately as they could. He did not believe in bringing down abuse on the head of any gentleman who was endeavouring to change, upset, or alter their fiscal policy, whether that change be for better or worse. Such a course of proceeding would not in any way advance the cause of those who did not wish for a change. It had been said that co-operators should not bring forward politics into their Congress. But he would remind them that they, as co-operators, either as individuals or as a collective body, did not force this controversy upon themselves. It had been forced upon them by politicians outside the movement, and it was their duty to stem the tide, which, as Mr. Chamberlain knew, would be, if not stopped, to the injury of the great mass of co-operators. A previous speaker had suggested that co-operators might bring forward an alternative policy. What was that policy? It was that co-operators believed in the taxation of land values, and in doing away with mining royalties. God did not intend that a few individuals should usurp all the benefit of the minerals under the surface of the earth; they were God's gifts to the whole of the community, and especially the poor.

The CHAIRMAN said it would be necessary to take the opinion of the delegates about either closing the discussion or limiting the time of speakers. After taking a vote by "Aye" and "No," the Chairman observed: Now we will take a show of hands. The responses seem about equal, but some delegates have louder lungs than others. Show your cards.

It was decided to close the discussion.

Mr. VIVIAN, replying to the debate, said Mr. Propert had endeavoured to present an attitude of this question which was very misleading. He had referred to the fact that the object of the co-operative movement was to keep, to a certain extent, trading within its own boundaries. He (the speaker) was against that, if it was carried to the extent of preventing the consumer being economically free to make the best use of the small wages which he received, and they were of opinion that the co-operative movement, as a rule, could serve him best. But, apart from that, he would ask that Congress and Mr. Propert to absolutely distinguish between a voluntary association of groups of men and women who, in order to realise an ideal, would make any sacrifice, and a law which was enforced by the aid of the policeman and the Custom House officials. He was astonished that Mr. Propert did not see the difference between these two ideas. He had been taunted with speaking in a passion. When he saw how Mr. Chamberlain approached this question, how he appealed to the lowest and most barbarous side of men's nature, he could not take it "lying down," but must hit back. The Sermon on the Mount contained nothing to justify Mr. Chamberlain's appeals to all that was low, barbarous, and degrading in the character of the people in order to induce them to carry out his ideas.

The CHAIRMAN: We will allow the excitement to die down and then vote.

The resolution was then put and carried with but nine dissentients.

### IMPORTATION OF CANADIAN CATTLE.

(See Report 23, page 113.)

Mr. W. MAXWELL (Scottish Wholesale Society) moved the following resolution:—

That this Congress regrets that the Government have not seen their way to legislate for the removal of the restriction connected with the importation of live Canadian cattle into this country; and still further regrets the attitude taken up by the Board of Agriculture in its avowed intention to maintain the restriction, not on account of disease among cattle, but to protect the breeders of this country against foreign supplies, even at the expense of the consumer, who has to suffer in consequence.

In 1896, he said, the Government of that day, in a panic because of some animal disease, passed a Bill putting an embargo on Canadian cattle coming into this country alive. They had to be killed at the abattoirs after the statutory ten days. No Canadian cattle could travel through the country. Many of them had to be brought a thousand miles on the other side in an inconvenient and often cruel manner, with the result that they arrived in this country in a physical state quite unfit for human food. Co-operators felt this matter, because it limited their market considerably. The result of the restriction had been that those whose business it was to bring over



these cattle and place them on the fields, and then find a ready market for them, had lost their occupation. These different interests had put their heads together, and had come to the conclusion that the Act should be abolished, and that they should have free imports of all cattle from any part of the world, provided they were certified to be free from disease. Canadian authorities challenged the statement that there had been any disease in their herds. The late Mr. Hanbury certified that he had never known such a thing as disease in Canadian cattle. Lord Onslow had the hardihood, to say the least, to state that he had never heard of disease, but he was not going to allow this embargo to be taken off. Some of the interests represented by the deputation to Lord Onslow said the restriction was depleting the population of the rural districts, and Lord Onslow's answer was one of the silliest that could have come from a man in his position. He said: "Have fewer music halls in your towns, and the people will remain on their farms." An indignation meeting was held, and they formed an association, and they were determined to push this matter until the Act was repealed. He asked the delegates to help in this work. No one wanted diseased cattle to be brought into this country, but when the cattle were proved to be without disease, surely it was our right to have free importation. He hoped co-operators would use their votes and influence on behalf of this necessary fiscal reform. It was an iniquitous thing that the people should be debarred from obtaining good and cheap food.

Mr. J. SHILLITO (Deputy Chairman) seconded the resolution, and said the abolition of the Act would be a great boon to importers, breeders, and buyers of store cattle fed in this country. When the cattle were free from disease, the retention of the Act seemed nothing but stubbornness against one of our Colonies. Animals were affected by a sea voyage, as well as men and women, and the animals did not get due attention. He had seen horses and cattle brought from the Continent that had not tasted water or food in crossing the Channel; therefore when the voyage lasted eight or ten days, or even a month, cattle from Canada were not in a fit condition for slaughtering. The great point with the Canadians was to send their store cattle in the autumn. Thousands of these store cattle could be sent over to pasture on our grassy plains in the winter months, when the severity of the weather in Canada covered the ground with snow and the keen frost necessitated the cattle being shipped up. The repeal of this unnecessary and foolish restriction would be a great relief to all parties interested in rearing, importing, and marketing cattle. There was abundance of grass in Canada during the summer months, consequently the rearing of cattle in that country could be done with a minimum of cost, and if they could get relieved from this odious Act it would be a great relief to them and a boon to Britain.

Mr. E. S. YATES (Leicester), in supporting the resolution, said that having been across the "pond" he could confirm what had been stated by Mr. Shillito. He had worked on a farm in Canada where it was difficult to find

food for the cattle owing to the ground being covered with snow to the depth of four feet; but there was abundance of herbage in the summer months. The repeal of the Act would be a benefit to both nations.

The resolution was adopted unanimously.

A DELEGATE asked if a copy of the resolution would be sent to Lord Onslow.

The CHAIRMAN replied that this would be attended to.

### BILLS IN PARLIAMENT.

(See Report 23, page 115.)

Mr. G. HAYHURST (North-Western Section) proposed :—

That this Congress recommends the undermentioned Bills, now in Parliament, to the notice of all societies, and to the members of such societies, in their capacity of individual voters, and urges them to take such action as lies within their power to induce their respective members of Parliament to vote in their favour, seeing that the whole of the bills mentioned would, if carried, be greatly to the advantage of the people, viz :—

- (a) Land Taxation and Purchase Bill, Mr. J. W. Logan.
- (b) Land Values Taxation (Scotland), Mr. G. M'Crae.
- (c) Sale of Butter Bill, Hon. Alwyn E. Fellowes.
- (d) False Statements Bill, the Attorney-General.
- (e) Workmen's Compensation Bill, Mr. R. Bell.
- (f) Trade Marks Bill, Mr. J. F. Moulton.
- (g) Canal Traffic Bill, Sir W. Holland.
- (h) Easement of Light, Mr. J. F. Moulton.

One of the most important works of the Co-operative Union was to watch the progress of bills in Parliament. They should particularly look after the land and the railways. Industries were being thwarted by the railway companies. Wherever an industry was created, and a siding was wanted, the railways, where there were no competing lines, tried to get all they could. Where lines competed, they were practically willing to allow sidings in return for the traffic. Delegates ought not to go to Congress with merely pious intentions; they should determine to use their influence at the ballot box.

Mr. W. J. DOUSE (Midland Section) seconded the resolution, and gave his hearty support to the bills mentioned. Speaking with reference to the Sale of Butter Bill, he said that no man or woman would deny that they could not always be sure of getting butter when they asked for it in the shops. There had been a case within the last few days, when a private trader was found to have supplied "butter" which contained 99 per cent of foreign fats. He appealed that the delegates should support the bills mentioned, or any other bills, no matter from what quarter they emanated, when they appealed to reason and judgment.

Mr. E. NELSON (Workington Industrial) urged the importance of the taxation of land values, and would have been pleased had the Congress been asked to condemn the Licensing Bill.

The CHAIRMAN asked that no matters not in the report should be introduced.

Mr. A. WILLIAMS (General Engineers, London) pointed out that if they merely taxed land values, they would put a great deal of land into the market. The result would be to create a large class opposed to any further measures of land reform, and to multiply the people having a small piece of land, which they would desire to use for their private profit, and not for the good of the community. Owners of land should be asked to state the price at which they would sell the land to the local authorities, so that it might become public property and be used for the general good. The Bill required owners of land to declare its fair value, and for their own sakes they would not assess it too high nor too low. The Bill protected the rights of all parties. Unemployed people had no right to be satisfied with the present condition of things. In another part of the report reference was made to carrying on the work of co-operation among the very poor. Let us try to remove the cause of the poverty, and deal with the shameful land system, that drove people from the country into the slums of the towns.

Mr. J. BUTCHER (Midland Section) deprecated the reference that had been made by a previous speaker to the railway companies. There was no justification for the attack on them. He spoke from forty years' experience with the premier railway in this country. He had always found railway directors ready to deal justly with deputations, and it was not right to stab them in the back at this Congress, which was met to do co-operative business.

Mr. J. T. BROWNLIE (Woolwich) suggested that the Trades Disputes Bill should be added to the list contained in the resolution. That Bill bore the name of Mr. Shackleton, and was one of the utmost importance.

Mr. J. WARWICK (Northern Section) called attention to a Bill of which no mention had been made, and which concerned co-operators as traders almost as much as any bill. He referred to the Bill which Mr. Moulton proposed to bring before Parliament with regard to easements in ancient lights. That question did not impress the man in the street like the land question and other matters mentioned in the resolution, but no bill was more pregnant with power to open out the possibilities of municipal life than one which would correct an ancient law which received a hundred and one interpretations. It would be difficult to estimate the amount of money paid to private exploiters, who were ever on the look out, when public improvements were going on, to pick up pieces of property of no value, having in view that at a future time some great building would overshadow it, and they would get ten times the value of the land for the loss of light. The House of Lords lately gave a sensible decision in a case of this kind, which entirely revolutionised the interpretation of this ancient law. What was needed now was that the law should receive reasonable definition, in order that the wheels of industry and free trade might have free operation.

! A DELEGATE asked why the Compulsory Shop Hours Bill was not included in the list.

The CHAIRMAN replied that a note would be made of the question. He was glad that Mr. Warwick had called attention to this vexed question of ancient lights. He spoke on behalf of the Stratford Society. They knew what it meant to their cost. It was a scandal that industry should be taxed and crippled in this way. He hoped the delegates would not let the matter rest, for it was one of public importance. Every delegate ought to urge his fellow co-operators to rally to the support of the committee in dealing with this matter.

The resolution was adopted unanimously.

### CO-OPERATIVE DEFENCE COMMITTEE.

(See Report 25, page 117.)

Mr. W. T. CHARTER (Cambridge) referred to the paragraph in the report dealing with the Cowes case, and asked if proper inquiry had first been made

Mr. J. C. GRAY (General Secretary) hoped the delegates would give the committee credit for making every inquiry that ought to have been made before the case was brought into court. Every possible inquiry was made. He deprecated discussion on the case, seeing that the proceedings of Congress were reported, and asked Congress to trust the committee, whom they had appointed for that purpose, to carry on their work in a proper manner.

Mr. G. ALCOCK (London Anchor) asked for information as to the pressure that had been put upon their employés by railway companies.

The GENERAL SECRETARY said it was perfectly true that such pressure had been used by a railway company in a certain town, through the influence of the traders, and one man, at any rate, had to give up his employment because he had been actively engaged in forming a co-operative society. Further than that, the employés generally of that company were told that they would have to disconnect themselves from the committees of their societies, or otherwise lose their employment. (Cries of "Shame.") He had occasion to see the general manager of that company, and argued our case out before him, telling him that the proper position of a railway company was to be entirely neutral between the two parties; that we did not desire the company to take our side, and we should strongly object to their taking the side of the traders; that we should fight it out with the railway company until they left their men perfectly free to do what they pleased in their spare time. His arguments were not quite successful at first, and the committee had to take other steps, which were eventually successful.

Mr. G. ALCOCK (London Anchor) congratulated the Congress on what had been done in the matter, but controverted the attitude taken by a previous speaker with regard to the railway companies. He deplored the fact that some refused permission to their employés to sit upon public bodies.



## HONORARY MEMBERS.

(See Report 26, page 118.)

The CHAIRMAN moved the following resolution :—

That Messrs. Griffiths, Scotton, Smith, Bailey, Crooks, Rule, Beckett, Greenwood, Hardern, Watson, Wilberforce, Allan, Meldrum, Acland, Carter, Greening, Hines, Holyoake, Pumphrey, and Young be appointed as honorary members of the Central Board for the ensuing year.

Mr. J. C. GRAY (General Secretary) formally seconded the resolution.

The Rev. P. S. G. PROPERT (West London) asked whether the gentlemen mentioned in the resolution were elected hon. members of the Central Board on account of services rendered to the movement.

The CHAIRMAN : Yes, in every case.

Mr. J. C. GRAY (General Secretary) explained that any gentleman, to be eligible for election as hon. member of the Central Board, must have served for at least ten years on one of the sectional boards.

The resolution was carried unanimously.

## DANGERS TO THE MOVEMENT—LOAN CAPITAL.

(See Report 35 a, page 126.)

Mr. T. BRODRICK (Eccles) moved the next resolution. It was as follows :—

That, it having come to the knowledge of the Congress that many societies have exceeded the powers contained in their rules in regard to obtaining money on loan, the attention of all societies is called to the absolute necessity for a strict observance of the rules on the part of the committees and officials in respect to this important matter, and that in no case should they accept money on loan in excess of the limit fixed in the rules and except on giving such legal security as is required.

Mr. Brodrick said that some delegates might think that this was a matter of detail, and perhaps not of sufficient importance to trouble a Congress like that with it. But he could assure them that the Central Board had had before them during the past year many instances of justification for bringing the resolution forward. It was not his object that afternoon to refer to the different sorts of capital, such as share capital and loan capital, except to say that he had never been able to understand why the Legislature imposed an embargo on the savings of co-operators, and prevent them from investing more than £200 in the store. Some day, in the near future, they might get that embargo removed, and then they would be able to simplify the matter of one sort of capital and another. There were two important parts of the resolution to which he would like to draw their attention. The first part was that societies were bound by law not to borrow beyond a certain amount fixed by the rules, and yet, in spite of the fact that this was embodied in their rules, committees went

on borrowing beyond the limit allowed. So long as the affairs of the society went on satisfactorily, that borrowing continued; but as soon as difficulties arose, and matters had to be dealt with in a legal way, it was frequently found that the money invested by the members was no longer available for them. The second important point of the resolution was in regard to money invested by members. In most rules it was stated that, as security and evidence of the loan, a bond should be given to the member investing the money, signed by the committee and secretary, but, notwithstanding that, in many cases the only evidence of the loan was an entry of the amount so lent in a book similar to their ordinary share capital book. Unfortunately, that evidence of the loan was not worth the paper on which it was written, and when the member submitted his book to the court, he was told that it was a bad investment, and he did not receive a single penny. Mr. Brodrick again emphasised the importance of the question, and hoped, when the delegates went home, they would see that this matter was entirely in order in their society.

Mr. R. W. ASHTON (Shrewsbury) seconded the resolution, and said there was perhaps no more important subject before Congress than the one here brought forward. He knew some societies which had large loan departments, and the only security the members had for their investments was the book in which the various amounts were entered. The Shrewsbury Society had recently increased its share capital limit from £50 to £100. They originally thought of opening a loan department, but, on looking into the legal aspect of the matter, they decided to take the course they had taken. He would, therefore, suggest that societies which had loan departments should close these departments, and increase their share capital limit to the £200 allowed by law.

The resolution was adopted unanimously.

#### (b) BALANCE SHEETS.

(See Report 35 b, page 126.)

Mr. J. POLLITT (Eccles) said the resolution which he had to propose came under the heading "dangers to the movement." Therefore, they would see that it bore upon an important matter. The resolution was as follows:—

That, in the opinion of this Congress, there should be perfect confidence between the committees and members of co-operative societies in all matters of accounts. The committee, being appointed by the members as trustees or managers to act on their behalf, should realise it as their bounden duty to submit clear and correct statements to the members in regard to the transactions and position of their society, whatever the results of their business may be, whether profitable or otherwise.

Mr. Pollitt said he had no doubt many of the delegates would be as much surprised as he was to learn that there were societies governed by committees so weak-kneed, so lacking in backbone, and so desirous of retaining seats

upon the board of management, that they were afraid to face the quarterly meeting with a drop in dividend: consequently, they inflated the stocks. Unfortunately, continued Mr. Pollitt, he could give the name of a society which was in that very predicament—a society with more than a thousand members. It seemed to him that all of them ought to consider two or three points whereby things of that sort could be prevented from creeping into the co-operative movement. Though he did not wish to say anything against amateur stocktakers, he thought it would be to the stability of a society if, in addition to such stocktakers, a professional valuer was called in, say, once in twelve months. Another point which would tend to minimise the dangers referred to in the report would be by the introduction of a model balance sheet. They already had a model set of rules, and, with certain additional rules, he was of opinion that they could be made applicable to almost every society. He therefore thought it would be a good thing if they could persuade their Office Committee to move in this direction. They did not want a scientific balance sheet, but one which would enable them to compare the working and the expenses of one society with another in a manner far different from what they were able to do to-day. Mr. Pollitt also spoke in favour of their societies pursuing a liberal educational policy.

Miss E. E. M. Allen (Reigate) seconded the resolution, and endorsed what was said by the last speaker, but her other remarks were not audible at the press table.

Mr. G. WHEELHOUSE (Barnsley), in supporting the resolution, corroborated what Mr. Pollitt had said regarding societies inflating their stocks in order to enhance the dividends. Those who had been in the movement for many years knew that societies had added to their stocks, thereby inflating the balance sheet at the end of the quarter, and declaring enhanced dividends.

The resolution was carried with one dissident.

#### (c) AUDITING OF SOCIETIES' ACCOUNTS.

(See Report 35 c, page 127.)

Mr. J. DEANS (New Cumnock) proposed the following resolution:—

That this Congress desires to impress upon societies the necessity for greater care to be exercised in the selection of auditors, and earnestly recommends that all societies should have their accounts audited (a) by persons who have obtained the "audit certificate" of the Co-operative Union, or (b) by public auditors appointed by the Treasury under the provisions of the Industrial and Provident Societies Act, or (c) in cases where such auditors are not available, by local auditors possessing the best qualifications for the position.

He said great care was necessary in the appointment of auditors, and the resolution dealt with one of the most vital and supreme questions that could engage the attention of co-operators, and one that affected the stability and development of the movement. There had been instances of late which

justified this warning. When they considered the large amount of capital that societies had invested in land, buildings, machinery, &c., and remembered that that capital exclusively belonged to the working classes, and in many cases represented the entire savings of their life, they would see the importance of the resolution. Too great care could not be exercised in the checking of the accounts of societies. The resolution also urged that societies should only appoint as auditors those holding the Co-operative Union certificate, public auditors under the Industrial and Provident Societies Act, or persons known to possess the capacity for carrying on the work. The qualifications necessary in an auditor were a knowledge and experience of bookkeeping, to keep a check upon even the most accomplished bookkeeper, undoubted integrity, and fearless courage, so that whenever he found anything that was tainted with danger he would have the boldness to condemn it.

Mr. J. M. JAMES (Kingston-upon-Hull) seconded the resolution, and advocated the adoption of the Wholesale Society's auditing arrangements as far as possible. He was sorry to say he knew a society whose funds would be wholly lost because of false balance sheets. It was deplorable that people should lose the savings of a lifetime through inefficient auditing. The only way to meet the evil was to engage efficient auditors.

Mr. J. C. GRAY (General Secretary) said he regretted that some names of "qualified auditors" had been omitted from the list contained in the report; but a correct list would be sent to societies, and would also appear in the official report of the Congress proceedings.

The CHAIRMAN: I am sure Congress has made up its mind upon this matter.

Mr. W. H. WATKINS (Plymouth Printers) said there were qualified auditors who had only second-class certificates. Seeing that the lists printed only contained sixty names altogether, there was no reason why second-class auditors should not be included. To have second-class qualification was better than no qualification at all.

The CHAIRMAN: Mr. Gray will make a note of that.

The resolution was adopted unanimously.

#### (d) SELECTION OF OFFICERS.

(See Report 35 d, page 127.)

Mr. J. C. GRAY (General Secretary) hoped the delegates would read very carefully the paragraph in the report on the selection of officers, and ponder on the morality or immorality of the action there set forth. The Union had dealt with some very serious cases during the past year. He hoped that those who had the appointment of officers and servants would consider this matter well, and then they might see cause to amend their ways.

A DELEGATE asked if it would not be well to let the co-operative world know who were these offending people.



The CHAIRMAN feared that this might entail certain legal consequences. Societies would have to deal with it themselves.

A DELEGATE suggested that the Union should recommend societies not to be satisfied with testimonials, but also require references.

(e) OVERLAPPING.

(See Report 35 e, page 128 )

Mr. J. ALLAN (Scottish Section) moved the following resolution :—

That this Congress condemns the practice of "overlapping" by co-operative societies as being inconsistent with the principles of co-operation, and calls upon all societies in districts where rivalry and overlapping exists to submit their differences to their sectional boards for arbitration, with a view to amalgamation of interests where found practicable, or otherwise solving the difficulties by having fixed boundaries.

He regarded this resolution as absolutely necessary to the spread of the co-operative movement on intelligent and sound lines. Overlapping was against the principle of all intelligent combination. It was opposed to our highest ideals, and to the spirit of true brotherhood. It wasted time, temper, and influence. There was no wound so great as that received in the house of a friend. He hoped the delegates would recognise and avoid the evils complained of in the resolution. There were districts in Scotland and England where sad days had been experienced by societies through overlapping.

Mr. J. A. GLEN (United Baking Society, Glasgow) referred to overlapping which had gone on in Glasgow. That trouble, however, had been settled by arbitration, and he advised all societies that had difficulties in the way of overlapping to refer them to arbitration.

Mr. H. FAWCETT (Darlington) said they were troubled with the question in his district, and hoped due note would be taken of the resolution, which was then passed unanimously.

### TRAINING CENTRES FOR MANAGERS.

(See Report 36, page 128.)

Mr. J. T. JACKSON (Gloucester) introduced the subject of training schools for managers, and suggested that such agencies should be formed in the Southern and Western Sections for the better training of managers, as had been done at Glasgow and Manchester. Tuition by correspondence was not satisfactory, and he would like to see actual personal teaching in all sections.

Mr. J. C. GRAY (General Secretary) said there had not yet been sufficient time for the scheme to be properly matured. The committee had been rather rushed last year, when they were not prepared with either teachers, text books, or curriculum as to what should be taught. With only a bare outline for consideration of what was wanted, they immediately started classes in Manchester and Glasgow, and, in his opinion, those classes had not been an unqualified success, because they were not prepared for them. But

it had now been decided by the Central Board to hand over the training centres for managers to the Education Committee of the United Board, believing that all educational matters ought to be under one control. They hoped by this arrangement to get a better system of working than during last session. It was the desire of the United Board to introduce these training classes into every section of the Union, but the committee asked for time to prepare a proper scheme, so as to overcome the difficulty of distance from teachers, and they also hoped to conduct tuition by correspondence.

### THE UNIVERSITY SCHOLARSHIPS.

(See Report 41, page 130.)

Mrs. M. DEWSBURY (Walsall) regretted that the University scholarships were only open to the sons of co-operators. She would like the girls considered as well. Mrs. Dewsbury quoted from the report the words—"We have no doubt something will be done to make these scholarships (Hughes and Neale) more attractive and useful," and again asked if nothing was to be done for the girls of co-operative families. Her husband was a co-operator, as well as herself, and it unfortunately happened that all their children were daughters.

The CHAIRMAN was sure that Mrs. Dewsbury had the full sympathy of the delegates. They would make no distinction between the sexes, and do something for the girls as well as the boys.

### INTERNATIONAL PEACE.

(See Report 45, page 132.)

The CHAIRMAN created great interest among the delegates by the announcement that Mr. J. M. Ludlow was upon the platform, and would address the delegates on the subject of peace. He called upon the audience to show their appreciation of the work of the last of the Christian Socialists.

Mr. J. M. LUDLOW's rising was the signal for a great outburst of enthusiasm, the delegates rising to their feet and cheering for several seconds. He said: I came here without the slightest idea of addressing you. My old age and my failing senses prevent me from hearing all that takes place, or making my voice carry to all you who are my hearers. But the first duty of a member in a meeting like this is to obey the chairman, and he has laid upon me the obligation of proposing the resolution:—

That this Congress of co-operators, being firmly convinced of the benefits to be derived from international peace, and believing that it is possible to settle international disputes by means of arbitration, desires to record its satisfaction that an arbitration treaty has been recently made between this country and France, and to express a hope that this important step may be followed by a similar treaty to be entered into between Great Britain and the United States.

The resolution is one that has been repeatedly proposed at these Congresses in favour of universally settling disputes by arbitration. We are trying to practise this principle in our own societies. Every set of rules of co-operative societies has a reference to arbitration. What we want is to extend the essential co-operative principle of arbitration to disputes between nation and nation. At the present moment we see a terrific war at the other end of the world, and which paralyses trade throughout the universe. I was told not many months ago that business was entirely stopped in St. Petersburg by the war between Russia and Japan. I express no opinion on the present war. The combatants are both brave, and have shown the utmost persistency. We may have our predilections—and I own I have my own—but we cannot but deplore the terrible losses which have already occurred. The sinking of magnificent battleships and the loss of brave men, for both sides are equally brave. We long to see the day when such things shall be no more possible. That, I think, is all we need say. We co-operators are men of peace. We wish the whole world to be at peace.

Mr. W. MAXWELL (Scottish Wholesale) seconded the resolution. He had never had such a pleasant experience as supporting a resolution proposed by Mr. J. M. Ludlow, who had devoted not only his great energies to the promotion of peace, but had also been teaching them to be men of peace. Working men ought, of all classes, to be the most in favour of peace, for they lost most in time of war. It was notable that all the leaders of co-operation on the Continent were in favour of peace amongst the nations. Although they spoke in different languages, when their speeches were translated, there was always the golden thread of peace and fraternity running through them. Whatever quarrel there might be among governments, there was none among the workmen of the various countries. He agreed with the old song, that those who made the quarrels should be the only ones to fight. If that principle were carried out it would be a case of boycotting governments. Since the year 1296, the country he belonged to had never known what it was to have peace, till about 200 or 300 years ago. The English Edward the First invaded Scotland in that year, and they gave him a warm reception, and he did not subjugate Scotland after all. To-day the two countries were happy examples of national amity, but for that long period, when the Scots were not fighting the English, they fought with each other; so that Scotland had experienced the horrors of war in an unusual degree. He, therefore, seconded this resolution with all his heart.

Mr. J. SHILLITO (Wholesale Society) said he was delighted with the earnest words of their friend Mr Ludlow in moving the resolution, and Brother Maxwell in seconding it. Long might England and Scotland live in peace. He remembered the visit of Mr. Ludlow to the Congress held at Halifax thirty years ago—his wise words and sweet stories—and had ever since held him in high regard.

The CHAIRMAN called upon Mr. Maddison to support the resolution. He wanted to make the speaking representative of all shades of opinion.

Mr. F. MADDISON (Blackpool Printers) said it was to him an honour, which could not be measured by words, to be associated with a resolution for peace, proposed by a man who, through a long and glorious life, had worked in the most disinterested manner and with the highest ideals for the betterment of humanity. Co-operators were proud that their movement had produced men like Mr. Ludlow and Mr. Holyoake, the memory of whom would be sweet, and their example a stimulus to try and reach the same noble goal. There might be difference of opinion on economics amongst the leaders of the organised democratic movement, but the representatives of Labour were determined, and had sworn by all the holy symbols of our religion that the time for slaughter was past.

The resolution was passed with acclamation.

Congress then adjourned for lunch.







## SECOND DAY OF CONGRESS.

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### **AFTERNOON SITTING.**

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On re-assembling, the delegates continued the discussion on the report.

#### **DISCUSSION ON THE REPORT—continued.**

##### **THE BLANDFORD MEMORIAL.**

(See Report 47, page 133.)

Mr. C. A. W. SAXTON (Birmingham District) asked whether the committee having this memorial in hand would see that the goods in the future were purchased from co-operative sources.

The CHAIRMAN said no doubt the committee in charge would note the suggestion.

##### **OBITUARY.**

(See Report 50, page 134.)

The CHAIRMAN drew attention to the loss the movement had sustained during the year by the demise of many of its prominent members, and referred particularly to the deaths of Mr. R. H. Tutt (of the Wholesale Board) and Mr. W. G. Tutt (of the Printing Society).

The report of the Central Board was then adopted.

##### **ALTERATIONS OF RULES.**

###### **(a) IRELAND.**

Mr. J. DEANS (New Cumnock) proposed the alteration of Rules 26, 27, and 34, providing for the organisation of co-operative work in Ireland. Twelve years ago, he said, there were very few co-operative societies in Ireland, and they were very small. There was practically no organisation amongst them.

They were put under the wing of the Scottish Section, and since then, societies had been established in the north, east, and west of Ireland. There was a considerable number of societies in Ireland now, and they were organised into a district conference association. That association had done splendid propaganda work, and they now wished to be relieved from the wing of the Scottish Section. The alteration proposed was to give the Irish societies a measure of Home Rule.

Mr. J. T. BROWNIE (Woolwich) seconded the resolution, which was adopted.

(b) NORTH-WESTERN SECTION.

Mr. E. BOOTH (North-Western Section) moved that Rule 34 be altered, the word "three" to be deleted, and the word "four" substituted. At present, the North-Western Sectional Board had three representatives on the United Board, and on several points they now considered they were entitled to four. They based their claim on financial considerations, amongst others. It was now an absolute necessity that the change should be made, in view of the increased responsibilities of the section.

Mr. J. J. COULSON (York) seconded the resolution, which was adopted with two dissentients.





MR. T. WOOD.

MR. W. R. RAE.

READERS OF CONGRESS PAPERS.





# PAPERS ON SPECIAL SUBJECTS.

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## PAPER I.

### The advisability or otherwise of having Transferable Shares; and the question of Reserve Funds and Depreciation.

BY THOMAS WOOD, F.C.A. (MANCHESTER).

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Mr. T. WOOD read his paper as follows :—

The three features of the subject are happily chosen as being interdependent for the preservation and protection of the movement with which we are all associated, and for the welfare and progress of which we are here assembled to consider and discuss.

#### TRANSFERABLE SHARES.

The first item under consideration has been one that has exercised my mind from the early period of my connection of thirty-seven years with the co-operative movement, insomuch that as long ago as 1870 I introduced the subject and unsuccessfully sought to carry a resolution at a members' meeting of the Fails-worth Society, for the conditions of membership to be that one transferable share should be taken up by each member.

I have long since become convinced that to have attempted to enforce upon the retail societies transferable shares which would have been considered necessary to protect and maintain all the interests involved, would have seriously stunted its growth, if not doomed it to failure.

The only extent, to my knowledge, that transferable shares have been ventured to be imposed upon the members of a society, has been a £1 share per member, and it is self-evident that where the average withdrawable capital is at least £10 per member such a proportion of fixed capital would be altogether inadequate to save a

society from ruin if a panic was to occur, as the relation of the larger sum to the smaller would be altogether inadequate to produce restraint.

This consideration, besides the cumbersomeness and inconvenience to both a society and its members, and consequent harassment of dealing with it has, for a long time, caused me to discourage transferable capital in any respect in relation to a retail society, and even where it has existed I have been the means of getting it abandoned as being an impediment rather than an encouragement to progress.

The very nature of the constitution and objects of a retail society rebels against the idea of fixed capital. It seeks to draw into its fold, for their individual benefit, all classes of society from the very poorest upwards, to enable them by an imperceptible process to become thrifty, or at least to get what the poor so much need, all the possible value in the necessities and comforts of life, which their earnings and resources can secure to them.

To attract the masses, the simplest possible formalities must be imposed upon them. Their very needs require that any dividend which accrues to them must be available at any moment, and it is this very feeling of readiness by which they can obtain what belongs to them that encourages them to save.

In a retail society, to which attachment is directly created by the members obtaining all their personal needs and family requirements, there is such a direct interest in its affairs that the same necessity for fixed capital does not exist as in the case of productive concerns, the market for the products of which are farther afield.

In the one case there is a continual stream of capitalised dividends, the deposit of savings, both shares and small savings accounts, that more than covers withdrawals, making the working capital an ever-increasing quantity.

In the other case the enterprises are more of a speculative character; have to depend on the fluctuations of the market; shareholders are not also the only customers, and dividend on purchases does not enter so predominantly in their operations. A greater

fixed capital is required for buildings and machinery, so that a large proportion of transferable capital is necessary to secure any degree of stability and permanency to it.

But retail societies have been, and may be, subject to adverse circumstances that may produce panic, and consequently runs upon them for withdrawals that will place them in jeopardy, and therefore some scheme was required that would protect the interests of the whole of the members against any section who, from whatever cause, whether it be susceptible weakness as to the safety of its deposits, vindictiveness of a section who cannot get its views adopted, or any other motive, will cause a run upon a society that would enable the dissatisfied portion to get out of the society their investments in full, leaving those of other members in jeopardy, and even jeopardising the very existence of the society itself.

It is patent to anyone that it is quite unfair to those members whose loyal attachment to a cause will not easily be moved, that others who are easily alarmed should be allowed to jeopardise the interests of the whole by rushing in to withdraw their deposits on the slightest provocation. This became so manifest to those who had the guardianship of the movement (the Co-operative Union) that its late respected secretary, Mr. E. V. Neale, framed a rule by which, in addition to the ordinary notices of withdrawals, the committees had power to stop withdrawals altogether until the society's position could be laid before a members' meeting, whenever in their opinion the affairs of the society rendered it necessary in its interests and for its protection.

The operation of this rule has been of very great benefit to the retail society, and made it as secure against attack as if it had a considerable proportion of its capital transferable. But experience has proved that there is still a slight weakness in its provisions, that should, and I believe can, be remedied. It has been ruled that the stoppage of withdrawals cannot be made operative in the cases where notices have been sent in to the society before the resolution to suspend withdrawal has been passed.

It is evident that a committee would be loath to have recourse

to such measures, and only as a last resource. In the meantime a check is sought to be placed upon the exhaustion of capital by putting into force the rule as to notices for payment. This at once creates susceptibility that something is wrong, when before it has been customary to pay on demand, and therefore encourages the very thing they wish to check, hence an accumulating number of notices. To make the provisions complete, the stoppage should be made to apply to all capital not withdrawn, whether notice has been given or not.

I am quite aware that in case of liquidation, by the Industrial and Provident Societies Act, all members can be made contributaries for whatever may have been withdrawn twelve months previous to the date of going into liquidation in the event of the existing share capital being insufficient to meet the claims of creditors, but such an event as liquidation could possibly be avoided if a forced precedence to alarmists of the nature described could be disallowed.

The resources of a society should be nourished and increased, so that recourse to the expedients (which are an indication of weakness) described in this the first part of my paper need never be resorted to. And this brings me to consider what I chose to select as the second idea of the subject, viz., the question of

#### DEPRECIATION.

The amount of capital that has to be expended in land, buildings, and machinery, to provide accommodation in which to carry on the business of a society, seems incompatible with withdrawable capital. Especially so is this the case when it is considered that such premises are somewhat special in their adaptability to the movement, and are not a ready marketable commodity outside of it.

As an evidence of this, I have known of bankers to be somewhat diffident at allowing overdrafts on the security of such buildings of anywhere near the usual relation to the value at which they stood to the societies. For the reason that if at any time they had to take over the premises, the security would be a very problematical asset for the amount advanced. Now I hold that all businesses should of themselves provide separately sufficient guarantee for all the con-



tingencies which they create Therefore depreciation stands out as a special feature to be dealt with, in the consideration of means to preserve in a healthy condition our institutions.

To accomplish the objects I have laid down, it is necessary to fix upon a standard of depreciation that shall not only provide for reduced value from wear and tear, but shall be an equal provision against adverse conditions of time and circumstance, and last, but not least, that shall redeem the capital invested therein, in what is usually the reasonable life of the objects of such expenditure, so that the capital can be available to be either repaid, if necessary, to whom it belongs, or the objects can be replaced by the most modern arrangements and contrivances which in this rapidly progressing age are continually changing. The methods of depreciation may be classed under three headings :—

- (a) Rates fixed on nominal value ;
- (b) Rates fixed on cost ;
- (c) Rates fixed on cost *plus* compound interest on the fund thus created.

It will be at once evident that the charges for depreciation under (a) on nominal value will be a continually reducing quantity, but will never equal the original cost, as there will always be a residue. This method of depreciation is favoured by some on the ground that, it being of a continually reducing quantity, the greatest charge on the profits occurs when the property is new, and as the property becomes old repairs increase, and there is a compensation for the latter in the decrease of the former.

The method described under the head of (c) would just be as extreme in its effect in the other direction. To the extent that depreciation is provided, there is a relief of capital to carry on the business, and, consequently, a relief of interest to the same extent ; but if such depreciation is increased by compound interest, then a lower standard rate only would be necessary to arrive at the same result. This course would create the lowest charge at the outset, which would go on increasing as compared with the other methods by both interest and repairs.

My preference is for method (b), as being the most equitable and safe for the object sought to be accomplished.

By this process you can fix in what time it is desirable to write off any capital expenditure, be it in land, building, machinery, fixtures, horses, harness, rolling stock, wagons, so as to render the capital secure under the most extreme contingencies, and then apportion the same as a fixed charge from year to year, until the time when the depreciation on the original sum would cease, and the charge would only then be on the sum expended since.

The charges to current expenses would also be equitably divided over each period, and there would be ample compensation for increased cost of repairs arising from age, by the relief in interest on capital which this depreciation fund would establish.

The question now naturally arises what are the minimum rates of depreciation that should be fixed to guarantee safety to societies under the most adverse conditions. I contend that this should not be done in a niggardly spirit, as the permanent continuity of the movement is of more importance than trifling temporary advantages.

#### DEPRECIATION OF LAND DESIRABLE.

Many societies do not depreciate on land, as they contend it never declines in value. This argument does not apply in all cases. Land is of value to a possessor only when it can be readily used for such purposes as he may require. It has been said that the erections of societies for business purposes would not be easily adaptable to private use, so what would be the value of land which had upon it a cumbersome building that would cost as much as the former was worth, if vacant, to remove. There are cases when buildings are erected in places which depend on only one or two industries, which, if they were to fail, would render both land and property thereon of greatly reduced value.

In my judgment, therefore, the cost of land should be attached to that of the buildings on it, for the purposes of depreciation.

### REDEMPTION OF CAPITAL SPENT IN LAND AND BUILDINGS.

I have a very decided opinion, from long observation, that it is very unsafe in these times of rapid changes and developments, and with floating capital such as is inherent in the constitution of retail stores, to erect business premises that the promoters are not prepared to make provision for the redemption of the capital in forty, or at the extreme, fifty years.

We have no right to unduly embarrass future generations with our schemes, by putting them in a strait jacket that they cannot move either one way or another.

If some such basis had been the prevailing opinion, it would have checked, in many cases, the tendency to inordinate lavish expenditure on business premises, which increases unnecessarily the permanent charge for interest on capital, as well as creates an indisposition to make adequate provision for depreciation.

### DEPRECIATION OF BUSINESS PREMISES.

If the theory that capital expenditure in land and buildings for business purposes should be redeemed in not less than forty years became a co-operative axiom, then, in the contemplation of such expenditure, committees would be alive to the fact that the permanent charge against the business would have to be at the rate of two and a half per cent on the sum expended, besides interest on capital expended, and maintenance, and if the cost was carefully calculated, it would cause them to be more concerned as to the fitness of the relations of one to the other.

We should in our corporate capacity learn a lesson from the private manufacturer or trader. You very seldom find one who has his way to make in the world erecting business premises at greater cost, or furnishing them with greater convenience, than is necessary for the successful carrying on of his business. He prefers to adorn his home with any costly embellishments and enjoy any luxuries there and elsewhere, and not to embarrass his business establishments with them. The same spirit should apply to the store.

Whilst making the outside of a building in reasonable harmony with its surroundings, yet it should be done by avoiding all unnecessary cost. The internal fittings should be for the most convenient dispatch of business, without extravagance; and in furnishing the luxurious should be avoided, as a tendency to indulgence rather than an incentive to active business habits, and our aim should be to secure to the members and their homes everything that possibly can and should be administered to them consistent with provisions for the preservation of their institutions.

#### DEPRECIATION OF COTTAGES.

Cottage property built by the movement is generally acknowledged to be of a more substantial character than such as is built by the building trade. We are all aware that cottages that were well built 60 to 80 years ago, if they have been kept in repair, are still in a good and tenantable condition. I do not think, however, that it is desirable to fix upon a longer period than 60 years in which to redeem the capital, and, therefore, the rate of depreciation should not be less than  $1\frac{2}{3}$  per cent per annum.

#### DEPRECIATION OF MACHINERY.

Machinery in the present age is of so fleeting a character with the improvements that are continually arising, it very frequently happens that long before a machine becomes useless from wear and tear it is necessary to dispense with it for one better, so that something more than ordinary usage has to be taken into account in determining the rate of depreciation of machinery, but experience has indicated that  $7\frac{1}{2}$  per cent per annum on cost is about a reasonable minimum to fix upon.

#### DEPRECIATION OF FIXTURES AND BAKERY OVENS.

The same minimum rate of  $7\frac{1}{2}$  per cent per annum depreciation should be allowed on fixtures, except where they are in premises that are on yearly rental, or on a short lease. In the one case they should be quickly written off, as being comparatively worthless on removal, and in the other the writing off should be accomplished within the time of the lease. At this rate ovens in a bakery should be depreciated as the continuous great heat crumbles the brickwork,



requiring them occasionally to be reconstructed, and the cost of reconstruction is then provided for out of the depreciation, instead of being a cumbersome charge on the period it occurs.

#### DEPRECIATION OF ROLLING STOCK, HARNESS, AND COAL WAGONS

Rolling stock, harness, and coal wagons, if depreciation is based upon cost, then  $7\frac{1}{2}$  per cent per annum may be considered a reasonable minimum rate.

#### ARGUMENTS IN FAVOUR OF RATES QUOTED.

Special instances are occasionally quoted, as an argument, that the rate mentioned is excessive, that there are items included in the list quoted which are in good workable condition at fifteen and even twenty years of age, whereas by depreciation at the rate mentioned they will be wiped out in thirteen and one-third years. My answer to that is, that whilst in isolated instances such may be the case, yet there are others where the utility does not last so long, and it is necessary to fix such a rate that on the principle of averages will reasonably maintain the whole at a healthy value.

To attempt to provide for each article separately would be, as you are aware, an impossible task, and therefore it can only be done by classification and average experience.

I have seen valuable machines, which have only been in work for a few years, altogether discarded, pulled to pieces, and put aside as useless because superseded by others more efficient and economical, and many instances have come under observation where companies and firms, not having provided adequate depreciation in prosperous times, have not had the means for adequately equipping their concerns with the most modern machinery, and have therefore been superseded by newer and more enterprising concerns. An instance of the importance of the necessity of being always fortified and ready for contingencies is the notice that has emanated from railway companies, that after the lapse of six years from the date issued wagons will not be allowed to run on their lines unless provided with spring buffers. This will involve an almost complete reconstruction of existing wagons, the application of which to a great proportion of them cannot be made, because their condition

is not adaptable to the change, whilst they would be capable of running a much longer time than the limit prescribed under the existing conditions.

#### DEPRECIATION OF HORSES.

The question has frequently been discussed as to the best way of dealing with horses, whether by valuation at each stocktaking, and treating the difference in value as an expense, or by depreciation. The objection to the former is that the uncertainty in the condition or lives of horses is so great that serious losses of life or decline in value might occur at times that would be embarrassing. It is, therefore, preferable to fix upon a depreciation that would be adequate to meet all these contingencies, and yet be an average yearly charge upon the business. Anyone who has had experience of the uncertain vicissitudes of horses will, I feel sure, agree with me that it would not be perfectly safe to take an average basis of an efficient working life of more than five years. Some horses, I grant, may prove sound in life and limb for more than double that period, but others prove to be calamitous in experience. On these grounds I lean to the suggestion that horses should be treated separately at the rate of 20 per cent per annum; of course, confining the sum on which this rate is charged to the amount expended within the five years previous.

#### COST OF MAINTENANCE AND ALTERATIONS SHOULD BE MET AS CURRENT EXPENSES.

All these conditions for depreciation are subject to costs of maintenance and alteration, which do not add intrinsic value, being treated as part of current expenses. To attempt to treat such costs as capital expenditure would be most dangerous, and, therefore, highly reprehensible.

#### COMPATIBILITY OF COST OF PROTECTION OF CAPITAL SHOULD BE IN HARMONY WITH INDUCEMENTS TO TRADE.

In leaving this section of my subject, I wish to state that I have been mindful of the fact that there are two essential factors necessary to be maintained to ensure success to a business.

The first is that such inducements must be extended to the customer members as will cause them to voluntarily bring their trade to the store because of the advantages they can derive from it over and above what they would experience otherwise. In this connection the prices at which goods are sold to them, and the dividends resulting therefrom, are the all-important features.

The second is that, whilst paying due and proper regard to the first, an undue preponderance should not be given to it, regardless of the provision that should be made for the maintenance in a solid and permanent condition of the institutions which are able to extend the benefits firstly described, and thus menace the capital without which it would be impossible to continue. From long observation I am convinced that a feeling of security on the part of the members, that their deposits are safe and always ready for them, does more to conduce to their loyalty than an extra penny or twopence dividend declared under strained conditions, and I have seen the trade waning more frequently under the one condition rather than the other. It is remarkable with what fortitude members have borne a considerable reduction of dividend under adverse conditions, at times, when by such they are assured their capital has been rendered safe. In fixing the rates quoted above, I have been mindful of these two factors necessary to the success of the store movement, and I have no hesitation in asserting that given proper care in capital expenditure the charges for depreciation suggested will in no way estrange the loyalty of the members in their trading with the store.

Having now in the treatment of the first section of the subject before us endeavoured to establish a means of protection of the whole of our institutions from internal dissensions caused by injudicious dissatisfied factions, and in the second a policy which, if steadfastly pursued, would render the possibility of the application of the first means of protection very remote indeed, I now come to the third and last feature, under the head of

#### RESERVE FUNDS,

which I will call the outer defences, that are necessary to render our institutions permanent and unassailable.

What are reserve funds? They are undivided profits accumulated over periods of years to provide for adverse contingencies, to which all institutions are subject in this ever-varying world. I say contingencies advisedly, because definitely ascertained losses should at once be written from the assets, and the reserve funds should be reduced accordingly, in order that the published accounts may show real reserve funds, and not fictitious ones, and the true position of the society may be represented thereby.

Special reserve funds should be provided on ascertained mathematical basis for special contingencies undertaken by societies not common to all, and an overriding or general reserve fund for such as cannot be definitely classified.

#### SPECIAL RESERVE FUND FOR DEBTS.

For instance, it will be evident that a society giving what I have no hesitation in characterising as the worst blot on the escutcheon of the co-operative movement, viz., credit, runs greater risks to the extent it exists of bad debts than one whose dealings are for cash only.

It is somewhat of a digression to the subject before us to dilate on this, except that in so far as that the necessity of a provision of a reserve fund under this head is an anomaly in the co-operative movement.

Whatever experience I have had has created in me an established opinion that the demoralising effect of credit far exceeds the hardships that would be created if non-existent.

The incentive to thriftiness in times when work is plentiful and wages good is stultified by it. Self-denial to endeavour to keep within the means possessed is discarded until it is a forced condition by supplies being stopped.

Debts are frequently deliberately incurred without any intention of making an effort to pay them, and altogether its calls forth the shiftless characteristics of human nature rather than energetic reliability of the individual on himself. I have frequently been discouraged in my outlook on humanity when, on a sudden stoppage



of an industry, families, who have been known to have been earning good wages, have immediately run up a debt on the books, or increased one already existing. It is remarkable how chronic a big score becomes, and how difficult it is to reduce a debt when it rises to a sum of £8 or £10 or over.

Having once permitted a member to incur that amount of debt you are bound, as the best alternative, to allow it to continue, provided he pays cash for all further supplies, or lose his trade.

Mind you, these debtors represent only the smaller section of the members. There is in all societies another and larger section who are of the prudent class and who are cash paying members, or it would be impossible for the societies to exist at all; but there is an inequity created on these members by the others in the extra expenses incurred in interest on increased capital thereby necessary, and in the debts that have frequently to be written off as bad.

I do not think if a careful investigation could be made of the earnings and circumstances of the families who become irredeemably involved, that 10 per cent of them would prove to be cases where, with proper prudence, they could not have been avoided. This condition of things existing with many societies, I urge it is imperatively necessary to provide a fund, to specially cover the contingencies of bad debts, which sooner or later must inevitably arise. The amount of each fund would have to be determined by the special circumstances of such case. It would be impolitic to write any debts off as bad unless and until the bread-winners are rendered hopelessly infirm from accident or old age, or until they die. An idea of the value in which a miscellaneous number of debts owing by the industrial classes are estimated, may be formed by the fact that seldom more than 50 per cent, or one half of the total amount, is ever offered or given by debt collectors purchasing them under forced realisation in cases of liquidation.

#### INSURANCE AGAINST FIRE, &c., BY SOCIETIES DISCOURAGED.

Some societies are ambitious to undertake their own insurance against fire, servants' fidelity, employers' liability, and plate glass.

Excepting in the case of the Co-operative Wholesale Societies, which, by their gigantic operations are able to quickly accumulate considerable funds for such purposes, it would be most dangerous for societies to undertake the risks mentioned, excepting the smaller one of plate glass insurance. A sufficient reserve could be very soon accumulated that would meet any damage that might occur under the last head mentioned.

To illustrate the seriousness of undertaking such risks as fire insurance, for instance, we will take a self-contained store. The rate of premium would be from 5s. to 10s. per cent according to the particular nature of the risk. Taking the highest rate of 10s. per cent per annum, it would require two hundred years to raise a reserve that would cover the loss of one fire; and I would ask, would it be wise to incur the risk of an immediate total loss with such an insignificant provision. But if you had accumulated sufficient to meet the loss of one fire, you are not secure against a possibility of a succession of them. I quite admit that the position is less aggravated than the illustration given, with societies that have a number of premises, and therefore the premium would represent a larger aggregate sum; but if any large society will compare the total premiums paid by them against fire with the largest risk incurred by them, they will at once see they are treading upon dangerous ground in entertaining such schemes. Similar illustrations (although not of so serious a character) of the undesirability of societies undertaking insurances in the other respects mentioned could be given. It would be impossible, individually, for any society to provide adequate funds for the purposes mentioned out of its resources, and therefore I advise societies not to venture on them, but rely upon their own federal institution established for such purposes, viz., the Co operative Insurance Society, to protect them against any disasters.

I felt it necessary, in order to compass my subject as fully as possible, to refer to this matter, because to whatever extent insurances are effected by themselves the funds raised for such purposes form part of the co-operative societies' reserves.

There are a number of adverse vicissitudes of fortune in the experience of societies that it would be almost impossible to anticipate under any special classification or by established method, and, therefore, it is universally acknowledged that what I will call a

“GENERAL RESERVE FUND,”

as distinct from special reserve funds, should be created. As contributories to the success of the distributive store movement, there has evolved the great federation the Co-operative Wholesale Society, as well as numerous societies for production, insurance, building, and other purposes. In all these transferable shares have been necessarily the fundamental basis of the working capital required, supplemented by loans as a prior claim upon the assets. This fixed capital has been mainly subscribed by co-operative societies in their corporate capacity. Many societies, with a view to encouraging a local industry, have subscribed transferable capital, and have advanced loans (both unsecured and secured) to joint-stock companies, such as cotton and woollen mills, quarries, &c.

Societies have recently developed extensively the scheme of making advances to their members on cottages, to enable them to become the owners of the dwellings they reside in.

The purpose of becoming parties to all such enterprises described is to conduce to greater advantages to what in this country has been the fundamental institution from which they have radiated, viz., the retail store, both in management and profit. It stands to reason, therefore, that out of those advantages there should be something steadfastly set aside as a reserve fund, that will adequately meet whatever risks may arise of losses out of them.

There are also risks associated with floating assets. Instances have occurred in reckless buying incurring upon societies serious losses that would have jeopardised their growth and even existence, if there had not been a good reserve fund to meet the immediate loss incurred thereby. Other cases could be enumerated, such as frauds of sums greatly beyond what could be recouped from a guarantee insurance policy, or an integrity bond, and in some cases such provisions have been omitted to be made altogether.

Instances of fire have occurred where from some mischance the risk has not been adequately covered, and the loss in excess has had to be borne by the society. It generally happens that calamities occur where and when we are least prepared or provided to meet them, and therefore it behoves us to be ever on the alert to fortify ourselves against their possibility or probability.

A good reserve fund is the best bulwark against all these and other possible calamities, and creates a complacency amongst members by which they are not disturbed by any incidental untoward event. I have been acquainted with serious losses arising from some such circumstances as those described, which have been met by the members with perfect equanimity from their reserve fund, in no way affecting the even tenor of the society's business and dividend, but only creating a determination to recoup lost ground as soon as possible, where similar experiences in other societies have caused a serious run on the society affected, because of the absence of an equal provision and the members being in fear that their investments were unsafe.

#### STANDARD TEN PER CENT OF SHARE CAPITAL DESIRABLE AS A RESERVE FUND.

At the last Congress, when this subject was under consideration, I ventured to suggest that a sum equal to ten per cent of the share capital should be the minimum aimed at as a reserve fund. Has it ever occurred to you what a small proportion of the profits, if steadfastly retained each period, would be required, if credited with compound interest, to accumulate this sum? I have made a calculation and find that if one and a quarter per cent, or one eightieth of the profits of the movement from 1861 to 1902 inclusive (as shown in the published table in the present Congress Report), had been allowed to accumulate at four per cent per annum compound interest, calculated every six months, there would have aggregated £2,517,434, comprising £1,530,532 profits and £986,902 interest, or very nearly ten per cent of the total share capital of £25,997,467, which existed at the end of the latter year. The



greater number of societies make up their accounts quarterly, and if the interest had been calculated on quarterly profits the result would have been more nearly approximate to ten per cent. The actual reserve funds of distributive societies at the end of 1903, according to the same report, was only £1,170,800 and the share capital £24,217,134, the proportion of one to the other being a little over four and seven-eighths per cent, so that there is a considerable ground yet to cover before the standard is achieved. But surely an eightieth part of the profits, or what would not be more than one halfpenny per £ on the sales with interest thereon, will appeal to all as a very insignificant sum to set aside for self-preservation and protection.

The inference to be drawn from the illustration given is that a certain fixed rate of the profits should be steadfastly appropriated for a general reserve fund, and the same rate of interest as is allowed to the members should be constantly credited to it. I could mention many societies which have adopted this course, and whose reserve funds in relation to share capital are, in consequence, the healthiest.

GRANTS FOR CHARITABLE INSTITUTIONS AND FOR DIVIDEND ON  
PURCHASES SHOULD NOT BE TAKEN FROM THE GENERAL  
RESERVE FUND.

But this should not be subject to be drawn upon for charitable subscriptions or for purposes of dividend, or the integrity of an adequate general reserve fund will not be maintained. In the former case, I would suggest that the total sum of the annual grants should be ascertained, and then provided for out of profits before being paid by an equal grant each quarter. In the latter, a most commendable practice has been instituted by many societies of paying such a uniform dividend which their experience, over a reasonable period, shows they are capable of maintaining, and when the profits, after making all suitable provision for other purposes, exceed the uniform dividend agreed upon, the balance is carried to a dividend reserve or equalisation fund, which can be drawn upon

when required to make up the same rate of dividend. This system has, wherever adopted, given general satisfaction in giving confidence to the members by their knowing what to expect as the result of their purchases, and has conduced to their loyalty.

#### TOTAL RESERVES IN RELATION TO RESPONSIBILITIES OF THE MOVEMENT.

This paper would be incomplete if there was not included in it an estimate of the total reserves of the movement in relation to its responsibilities.

The following table has been compiled from the valuable statistics prepared by the Co-operative Union, in this year's Congress Report, and shows as near as possible the position at the end of 1903.

|                                | Share<br>Capital. | Loan<br>Capital. | Total.   | Reserve<br>Fund. | Rate per<br>cent on<br>Share and<br>Loan<br>Capital<br>combined. |
|--------------------------------|-------------------|------------------|----------|------------------|--|
|                                | £                 | £                | £        | £                |  |
| Distributive Societies.....    | 24217134          | 3764563          | 27981697 | 1170800          | 4·18   |
| Productive Societies .....     | 827779            | 572522           | 1445301  | 105085           | 7·27   |
| Supply Associations .....      | 532779            | 159611           | 692390   | 150406           | 21·72  |
| Special Societies .....        | ‡30782            | 9694             | 40426    | 124877           | 308·90   |
| Agricultural, &c., Societies . | 15337             | 5144             | 20481    | 1218             | 5·94   |
| English Wholesale Society..    | 1043030           | *3209852         | 4252882  | †827962          | 19·46  |
| Scottish Wholesale Society .   | 305487            | 1571871          | 1877358  | †338210          | 18·00  |
|                                | 27017278          | 9293257          | 36310535 | 2718558          | 7·48   |

\* Includes overdraft and advances Bank Department.

† Includes Insurance Funds.

‡ Includes Co-operative Insurance Society, the Reserve Fund of which is to cover Fire, Life, and Integrity Risks, in addition to protecting the Share and Loan Capital.

A total of reserve funds of £2,718,558, there shown, is no mean aggregate sum.

It seems an anomaly, however, which I am strongly advocating here to be remedied, that the least proportion to their responsibilities should be provided by the retail stores whose capital is withdrawable, as against the Co-operative Wholesale Societies, the productive and other societies, a great portion of the capital of which is transferable; confirming my contention that retail societies should increase their reserve funds by double the amount of the total, shown above as £1,170,800, to bring them up to a perfectly safe standard.

As I have gone along I have endeavoured to give reasons directly applicable to the recommendations or suggestions made. Let us now see what bearing they have on the whole of the movement.

It will be evident to all who have been connected with the movement for even only a short time, that all the institutions connected with it are interlaced with each other, and therefore are all more or less sensitive to any catastrophe, however small, that may occur to any one of them. Such a circumstance raises disquietude in the minds of members of other stores, as to the probability of a similar state of things, although unknown, existing in their own, and we hear frequently the exclamation of concern as to the effect it may have on the movement when a society is jeopardised or becomes a failure.

It is incumbent, therefore, for societies to protect themselves individually against the possibility of calamities, so that they will not have any serious influence on the whole.

With the safeguards here set forth, there would be fewer failures, which, wherever they occur, set back the movement in the neighbourhood for at least one or two decades.

There will sometimes arise a period of bad trade in a neighbourhood, when the members of the local store are compelled to depend upon their savings for maintenance; considerable withdrawals ensue which cripples the working capital, but the movement, because of its mutual sympathies and interests, would come to the rescue, and would have no misgivings in doing so, if the reserves and depreciation of the store affected were up to the standard here advocated, as they would feel quite secure in advancing any sums that might be necessary in tiding over the depression. So fortified, the stoppage

of withdrawals, so pregnant with disastrous results, would less frequently have to be resorted to, as the sober-minded members could with more confidence rely upon the associated help indicated, which would enable them to stand firm until the storm was over.

With such reserves we can with greater liberality and assurance embrace and encourage the more mutually sympathetic (I do not think the designation philanthropic applicable for what we do for ourselves) aspect of the movement in the form of Convalescent Homes, which have recently become so prominent. Any investments in these homes are made with the deliberate understanding that they will be monetarily unremunerative, and therefore in most cases they can be treated as from the reserve funds, otherwise I do not think the responses would have been so generous.

As a final evidence of the importance of being strong, I would mention the attack of the private trade upon the movement of recent origin, and at present existing.

The readiness with which £100,000 was guaranteed and placed at the disposal of trusted representatives of the movement as a means for its defence, and the futile results that have been effected by its enemies, is an indication of solidarity which is almost unexampled. As custodians of at least £30,000,000 of the savings of mainly the industrial classes, we, as councillors and trustees in the control and management of it, incur serious moral responsibilities that should ever keep us alive to do all in our power to maintain conditions of perfect security on their behalf.

The following table shows the relation and progress of the movement in forty years from 1862 to 1902.

|                     | 1862.      |      | 1902.       |
|---------------------|------------|------|-------------|
| Members .....       | 91,502     | .... | 1,983,519   |
| Share Capital ..... | £310,731   | .... | £25,997,467 |
| Loan Capital .....  | £54,452    | .... | £12,884,659 |
| Trade .....         | 12,349,055 | .... | £85,907,429 |
| Profit .....        | £166,302   | .... | £8,975,076  |

If the contrast here indicated has been accomplished in forty years, let us ask what are the possibilities of the future in the same period, if we are careful to make all the conditions conducive to its development by creating confidence in its continual usefulness and strength.



Mr. Wood concluded by moving the following resolution:—

That this Congress recommends to the serious consideration of societies the desirability for mutual preservation and protection by (1) the insertion of powers in their rules to suspend at the discretion of the committee the payment of all withdrawals, whether on notice or otherwise, whenever circumstances arise that make it imperative in the interests of all its members; with such a provision, transferable capital is unnecessary in retail societies. (2) The review of their depreciations to see if they are adequate to meet all future exigencies. (3) The creation of adequate reserve funds to provide for all special and general adverse contingencies.

Mr. J. R. DAWE (York) seconded the resolution. Referring to the question of depreciation, he instanced a case of a society buying property and spending large sums of money to make it suitable for their own purpose. The society had not added to the market value of the property, and in the interests of the society the property should be depreciated.

Mr. W. E. DUDLEY (Runcorn), in supporting the resolution, pointed out that when a society purchased property and afterwards altered it, the charge should go to current expenses. With regard to central premises, he said that the private trader embellished his shops and brought his place of business up to the highest standard. Co-operators should not get the idea that they ought not to come up to the same standard. Let them erect premises which would commend themselves to the members without going to excess. Let them make due provision for their own requirements. With regard to cottage property, sixty years was too long a life for a house. What he meant was that a house ought not to stand in the balance sheet so long.

Mr. G. WOODHOUSE (Midland Section) agreed with Mr. Wood, excepting on two matters. It was essential that shares in distributive societies should be withdrawable. People could not be offered a greater inducement to join a society than to know that they could have their money, if wanted. With regard to depreciation, there was a great variety of opinion. Fixed expenses had to be charged before fixing dividend. Mr. Wood had said that practically the value of a building was exhausted in forty years, but he did not think so, provided the cost had been maintained out of revenue. If they depreciated on the original value,  $1\frac{1}{4}$  per cent was sufficient. With regard to insurance, many societies were able to do more than Mr. Wood suggested. The Employers' Liability Act had compelled insurance against accidents. His society had put aside £40 a year against accidents to employés, but they had never had to pay more than £10 a year. Instead of paying enormous sums, societies might insure themselves.

Mr. E. NELSON (Workington) supported the resolution, and thanked Mr. Wood for his suggestions, particularly that land should be depreciated at the same rate as buildings. It was important to depreciate as much as possible and let the reserve fund take care of itself. They had wiped out

their buildings, which was the best of all reserve funds, and made improvements out of current revenue.

Rev. P. S. G. PROPERT (West London) agreed generally with Mr. Wood, and was grateful to him for his paper. He thought Mr. Wood contradicted himself when he suggested that shares should not be transferable, and at the same time urged the importance of reserve funds, because the difficulty of members getting their money out was something of the nature of a reserve fund. He was struggling for co-operation in West London, but if they abolished transferable shares a large number of their members would withdraw their capital. There must be absolutely sound finance. There was a tendency for boards to spend other people's money in a lavish way.

Mr. W. T. CHARTER (Cambridge) did not approve of abolishing transferable shares altogether, but their number and value should be as low as possible.

Mr. J. PRYOR (Devon District) said they had no transferable shares, yet he believed in their utility. He thought sixty years was not too long a life for cottage property, and they had done something to settle the "housing" question. At the last Congress a resolution was passed deprecating the use of reserve funds to pay dividend. The rules of the Union ought to be imperative on that point.

Mr. A. BANKS (Ashford) suggested that Mr. Wood's paper should be printed and put into the hands of members.

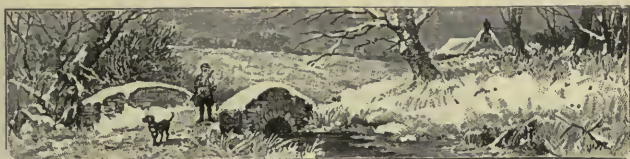
The CHAIRMAN: Mr. Gray says the papers will be published in pamphlet form and circulated.

Mr. J. POLLITT (Eccles) drew attention to what he considered an inconsistency in the paper. Mr. Wood said, in his opinion, the cost of reconstructions should be added to capital account. He also said that repairs should be paid out of current account. With regard to their premises, co-operators had competition to meet, and he thought they should strike the happy medium. He referred to the fact that the Eccles Society had been successful in the insurance of its own servants, and said that a society of any dimensions could venture on that phase of insurance with profit to itself and with advantage to its employés.

Mr. W. J. VERNON (Plymouth) said the Plymouth Society practically carried out all the suggestions made in the paper. They spent £1,500 in one quarter on education, and original depreciation was provided for in their rules. The class of house built by the Plymouth Society would last for ever.

Mr. J. BLACKWELL (Gloucester) was sorry Mr. Wood had suggested the withdrawal of transferable shares. He always advocated them in connection with retail societies.

It was agreed to close the discussion and meet at the usual hour on Wednesday, when the reader of the paper would reply.



## CLOSING SITTING.

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# THIRD DAY OF CONGRESS.

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Wednesday, May 25th, 1904.

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## MORNING SITTING.

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Mr. Councillor GOLIGHTLY took the chair at the final sitting on Wednesday morning, and immediately called upon Mr. T. Wood to reply to the discussion upon his paper.

A DELEGATE asked whether, if the resolution moved by Mr. Wood was carried, the Co-operative Union would insert in the model rules an additional rule restricting all capital to withdrawable capital, so that they might have one rule governing all co-operative societies.

The CHAIRMAN said he was afraid the delegate was going a little too far; what Congress did was to pass well-considered resolutions, and advise societies rather than compel them.

The CHAIRMAN : Mr. Wood will now reply to the criticisms on his paper, and as his time is limited to ten minutes, I hope you will give him every attention.

Mr. WOOD said : Out of deference to the unconverted relating to the first part of his paper on transferable shares, he had decided, with the consent of the Standing Orders Committee, to slightly modify the resolution submitted to the delegates the previous day. The resolution now read as follows :—

That this Congress recommend to the serious consideration of societies the desirability for mutual preservation and protection by : (1)  
The insertion of powers in their rules to suspend at the discretion of the committee the payment of all withdrawals, whether on

notice or otherwise, whenever circumstances arise that make it imperative in the interests of all its members. (2) The review of their depreciations to see if they are adequate to meet all future exigencies. (3) The creation of adequate reserve funds to provide for all special and general adverse contingencies.

He had no hesitation in modifying the resolution, because he felt sure that the suggestions contained therein would receive due consideration at the hands of the societies. He also felt sure that if societies adopted the recommendation—that was, to take powers for the committee to stop withdrawals whenever in the interests of the society it was necessary—they would practically accomplish what they would accomplish in a minor degree by transferable capital. Societies would further see that the embarrassments relating to withdrawal of capital, which, had he time, he could illustrate in various ways, were really an impediment to a society's progress. One illustration of that was given on the previous day by the Cambridge delegate, if he understood him aright. That delegate stated that the Cambridge Society formerly had a condition in its rules by which each member had to have at least three transferable shares. They had recently reduced that number to one, and what was the result? He believed he was expressing him (the delegate) aright when he said the membership of the society immediately rose by eight hundred. If that result had been brought about by such a change of rule, he would like to suggest that the society should go further, and see if a greater increase could not be brought about by abolishing the condition altogether. Mr. Pryor (Devon District Association), in advocating transferable shares, said he knew one society where one member held two-fifths of the entire share-capital, and asked what would be the result if that society abolished transferable shares under those circumstances. His answer to that was, that by having provision in their rules for the stopping of withdrawals altogether, they were safer and stronger by that means than by having simply one or two shares which could not be withdrawn. In this way they would prevent a member with a large number of shares from rushing in and putting into jeopardy his society. His experience was that transferable shares were held by members who ultimately became non-purchasing members, and in this way the control of the society practically went into the hands of members who were not loyal. On the other hand, by adopting his suggestion, they would always keep the purchasing members associated with the management, as well as protect the interests of the societies. Mr. Dudley (Runcorn) had asked what rate of depreciation should be allowed on business premises where the land was included. His answer was that the relation of the value of the land to the buildings was, generally speaking, insignificant; therefore, it was not worth special consideration. His suggestion was, as he had stated in his paper, that  $2\frac{1}{2}$  per cent be taken all round as depreciation upon business premises. Mr. Woodhouse (Derby) expressed the opinion that  $1\frac{1}{4}$  per cent was a sufficient rate. He (Mr. Wood) thought it well for delegates to give the experiences of their various societies, but they had to deal with this question



from a broad point of view. He had in mind a society which found it cheaper to rent premises adaptable to their requirements, and leave their old premises empty, rather than occupy those premises and pay the taxes upon them. Mr. Dudley stated that private firms put up expensive buildings. That might be. He (the speaker) had not denounced altogether expensive buildings under certain circumstances. What he had denounced was the putting up of buildings which would be a permanent charge on the society, and which were out of harmony with their environments. There was difference of opinion with regard to the depreciation of cottages. Mr. Dudley stated that a life of sixty years was too long to give cottages. He (the speaker) said he could understand Mr. Dudley expressing that opinion, when he remembered the locality from which he came. On the other hand, the Plymouth delegate stated that the cottage property they had put up would practically last for ever. The condition of cottage property nowadays was altogether different to what it was in the days of their grandfathers. There was such a thing as fashion nowadays in buildings. He urged that societies should establish a reasonable rate as a basis of depreciation on cottages. A greater rate would, of course, be so much the better.

Mr. T. B. BUTTERWORTH (Southern Section) had great pleasure in seconding the resolution. He could not have seconded it in its original form, and was glad it had been modified. He would not criticise the paper now, but would do so when it was considered at their conference in the present year.

The resolution was carried, only five voting against it.



## PAPER II.

**How best can Co-operative Societies utilise their Educational Funds in view of the Educational Facilities now provided by Municipal and Local Authorities.**

By W. R. RAE (SUNDERLAND).

Mr. W. R. RAE (Sunderland) then read his paper on "How best can Co-operative Societies utilise their Educational Funds in view of the Educational Facilities now provided by Municipal and Local Authorities?"

When matters educational were associated in the first instance with co-operative effort there were no Education Acts, the much abused school board had not been dreamt of and the mysterious and many-hued local authority had no place in the scholastic world. In those days there were school committees, small bodies of earnest men and women who dispensed education, sometimes adulterated too highly with particular theologies, to the best of their ability and to the best advantage too of the "ism" to which they themselves owned allegiance. But their efforts did not quite succeed in "keeping the lamp of knowledge alight in all England." The illumination was occasional and fitful at best, and what was bright and strong in it was confined to a small area and a fortunate few.

The early leaders of our movement were painfully aware of the hindrances caused by want of education, and found their advocacy of new ideas frequently and fatally baulked by the dulness and suspicion that always accompany ignorance. They seem to have been most anxious to keep commercial improvement and intelligence advancing along parallel lines. To make the people wealthier but not wiser seemed to them to be almost as undesirable as leaving them in their poverty. We praise them for the genius that gave birth to the movement of which we are all so proud, but even more admirable, I think, was the foresight that led them to include education with "the powers of production, distribution, and government" which by means of their new society were to be arranged on new and better lines. When I read in the declared views of their association, issued by the pioneers in 1844—

“That as soon as practicable this society shall proceed to arrange the powers of distribution, education, and government, &c.”

I wonder not only at their zeal and fore-knowledge, but just a little at our own smug satisfaction with the small amount of progress we have since made in the direction pointed to by that portion of their constitution.

It was undoubtedly with the intention of filling the gap caused by the national neglect of education that they and many other of the earlier and perhaps more enlightened societies included among their rules a special rule under which a certain percentage of profit (which should *never* be less than 2½ per cent) was set aside to promote education among their members and generally. Many things have undoubtedly been since done under this rule which may be considered of doubtful educational value, but in the main the desire for better things was strong and the efforts made praiseworthy in intention. Those early enthusiasts were certain that information followed reading, therefore they anticipated the Libraries Acts, opened reading rooms, and circulated pamphlets. Here and there, too, attempts were made to organise what we would now call Evening Classes, but so neglected had been even the elementary education of the workers that attention had to be, for the most part, concentrated on libraries and reading rooms.

But as time went on many changes supervened. Schools became more general, subscription, and ultimately public, libraries were established, and the whole relationship of the State to general education was materially altered for the better; and to-day we are in possession of the newest of all Education Acts, which places education under the control of the people—nominally in England and Wales, and actually in Scotland. Fortunate Scotland! It seems, therefore, that no better time than the present could have been found for a general review of our relationship as co-operators to education, and in a very special manner as custodians and dispensers of £78,000, which are now annually available for educational purposes. That we might be helped in our views of the

present I have obtained some items of information from a few societies whose education funds were sufficiently large to suggest that their methods of spending the same would be of some value. I append the information in table form as it was obtained, but—to prevent invidious criticism—I have not included the names of the societies. At the same time I think I should say that they were selected from each section in England:—

|         | Do you carry on Classes under Science and Art or Continuation Schools, and, if so, at what cost? | What per centage of the Books issued from your Library is Fiction? | What is the cost of Classes for the study of "Co-operation" or other Union Subjects? | How much do you spend annually in Concerts, Teas, or Public Meetings? | What is the net cost of your Library? | What is the total Annual Grant allowed for Education in your Society? |
|---------|--|--|--|---|---------------------------------------|---|
|         |  |  | £  | £   | £                                     | £   |
| A ..... | No.  | 70 %   | 25   | 204   | 350                                   | 2375  |
| B ..... | Yes—both.  | 55 %   | 30   | 80  | 400                                   | 850   |
| C ..... | No.  | 80 %   | 150  | 100   | *150                                  | †2200   |
| D ..... | No.  | 75 %   | None.  | 230   | 511                                   | ‡1380   |
| E ..... | Not now.   | 75 %   | 5  | 2   | 100                                   | 1304  |
| F ..... | No.  | 90 %   | 12   | 100   | 270                                   | 900   |
| G ..... | No.  | 80 to 85%  | 25   | 150   | 200                                   | 600   |
| H ..... | Continuation Class - Self-supporting.  | 80 %   | Cannot tell.   | 20  | 35                                    | 266   |
| I.....  | No.  | 25 %   | 27   | 185   | 90                                    | 700   |
| J ..... | Continuation Class—Self-supporting.  | No Lib.  | None.  | 150   | ....                                  | 1176  |

\* On Books.

† Allows £50 for fees to technical students.

‡ Gives half fees to students amounting to £54.

I had heard so much of science and art and other evening classes carried on by co-operators that I was surprised to find that out of my selected societies only three had any such classes, or even an ordinary evening school. In one additional instance the secretary informs me that there were such classes held, but that they had been handed



over to the County Council, who had managed them out of existence. I was not surprised though at the percentage of fiction issued by the libraries, for we are all of us fully aware of the amount of intellectual dram drinking that the popular novel has engendered, and I was agreeably disappointed at the amount of money spent on concerts, public meetings, and teas. I had expected this total to be considerably higher in proportion to the total income. What puzzles me, and will probably puzzle you, too, is to decide what, after all, is done with the major portion of the education fund. The items already mentioned, with the addition of the sums spent on classes in connection with the Co-operative Union and the amounts given as the net cost of the libraries, do not by any means exhaust the fund. I am afraid that my statistics have been weakened somewhat by the possibility of my questions being badly framed, or by the non-inclusion of expenses incurred in connection with reading and recreation rooms, but I fear that, in many instances, "Records," "Wheatsheafs," and other methods of advertising the trading side of the movement, have been permitted to usurp moneys which are not theirs of right. I cannot think that rent, lighting, fees, fares, or even the dissemination of the "News" can account for all.

Another view of the present state of affairs is even more unsatisfactory. We believe that our movement is on right lines. We believe that by its help we are nearing the time when again the control of industry will be in the hands of the workers. We think the influence of co-operation is making for brotherhood and industrial peace. We point to our education fund as a proof of these. And yet we have, in all Britain, only 1,200 adult students who are prepared to undergo a course of study on the history of the movement and kindred subjects. Surely it is time we began to think. How much longer do we intend to fritter away portions of our education funds on the provision of "funny men," who, with a humour, the artificiality of which is ghastly, tell us how "Jemima nursed the baby" or who "laid the carpet on the stairs." Good music is always worth paying for, but the other ———. How long, too, are we to run a race with the public and the circulating libraries,

striving to be first in the supply of that ephemeral and frothy fiction for which so many have cultivated a taste, and in connection with which the only comfort is that their influence is transient. The "six shilling thriller" is very soon forgot, but no people were ever elevated by thrills.

What, then, is to be the work of the future?

1. *As to Libraries.*—I think there is absolutely no need now for the formation of a library in connection with any society. The facilities offered by the Free Libraries Act are seldom beyond the reach of anyone, and what they fail to do the travelling boxes of the Fabian Society will accomplish. What this latter offers in return for the annual subscription of 6s. is most commendable. What is, perhaps, imperative to-day is that we, as ratepayers, should satisfy ourselves as to the provision by the free library committee of those books we most specially desire, and as co-operators should perhaps be prepared to supply the same when the committee in charge fails to satisfy. In fact, so much have I been impressed with the idea that our libraries have outlived their need that I would advise in some instances our education committees to hand over the whole library to the free library committee on such terms as may be least hurtful to any permanent official. To see whole shelves of novels threadbare and real books dust-laden is quite discouraging.

We have, roughly, 140 libraries with nearly half a million of books, costing annually something over £6,000, and it has been argued that these and the 400 reading rooms must be of great value in their attractive influence, and that the membership must have been very much increased thereby. I can quite see the force of such an argument, but I think the value of such increases has been very seriously over-estimated.

2. *As to Evening Schools and Science and Art Classes.*—I advise societies not to rush into the supply of either. The local authority for education may undertake these, and may levy a rate for their maintenance. Our duty is plain, *viz.*, to see that they do theirs. and perhaps also to see that we are adequately represented on that

body and our views made known. I am convinced that no great good of a co-operative character can follow our assumption of the work and responsibilities of the local authority. Where evening schools exist, and where science and art classes are being carried on, and neither is a heavy drain on the funds of the co-operative education committee, it may not be necessary to abandon the same as yet, but my experience has been that when a central authority finds a local body of willing enthusiasts ready to do some portion of its work it can "pile it on." Perhaps it would be wiser to get rid of a burden before it becomes heavy enough to crush one. Anyhow, the utmost care should be taken to prevent this purely public work overshadowing the absolutely necessary.

There is, however, in connection with this science and art, secondary, or higher education work, something which one can recommend. Scholarships to be competed for by our members' children should be established. What we want is equality of opportunity. The benefits to be conferred by higher education may be confined to the few whose parents' financial position enables them to stay at a secondary school for a few years longer. There are among us many a smart boy or girl who would be more useful to the world, and be able to develop the best that was in them to a higher degree, if the financial difficulty could be got over, and the secondary school made possible. And this can be done by scholarships. Many societies have made the attempt. I know that in Middlesbro' and Hartlepool the result has been most satisfactory. At the same time care must be taken to retain control and guidance of these scholarships. We don't want the mistakes of the Hughes and Neale scholarships repeated. As to the details and difficulties that have to be got over, information can be had through the Co-operative Union Offices. It is not possible here to deal with these.

Assistance, too, should be given to our young people who are in attendance at technical colleges. Who knows but in one of them may lie the hope of the future. We want control of workshops, but may continue to *want* so long as we are not providing the brains

necessary for leadership from our own number. At Sunderland, Plymouth, Eccles, and other places, fees or half-fees have been paid on behalf of students, and the result here, too, is highly gratifying. What is wanted is that it should become more general, and that a store should be able to so far supplement the parent that none of its brainy boys should be allowed to sink back to the condition of the semi-human, semi-automatic being we call "the hand."

Attention should be given to the possibilities opened out by Ruskin Hall, Oxford; the De Bury College, Durham; and the Association for the Higher Education of Working Men. All these have their places, and put forth claims to our support, and can be reached and understood in detail through the Union.

3. *Co-operative Classes.*—Here there is no doubt—no hesitation. These deal with our very existence, and are as valuable to us as a knowledge of the principles of truth and honesty. When one reads in the Programme issued by the Education Committee of the Co-operative Union a bald statement in support of the establishment of Co-operative Classes, one does not at first quite grasp the importance of the position. But when, on deliberation, we remember that the main object of our co-operative education is the formation of co-operative character, we see behind this statement in the Programme the absolute necessity of each co-operator knowing more of the "Story of the Past," and coming more closely into contact with the lives of those who made the present. We have been compelled to admit that co-operation has been more virile and valuable where its votaries have known most of the history of its founders. Faith becomes stronger when it feeds on faith, and surely there is nothing more inspiring than the lives of those who were faithful enough to struggle through a darkness we know nothing of, and to rejoice at a dawn which, in the brightness of to-day, seems to us dim. Co-operation will retain its coherence just so long as it is imbued by the spirit of the past. I believe we are at one in this. We accept without demur the statement that we ought to further the study of the "History and Principles of Co-operation." And here we stop. But



the iteration of pious opinions is no substitute for the work duty demands

Of the first importance, so far as these classes are concerned, is the provision that should be made for the children. When hearts harden and beards whiten, opinions are rarely formed or moulded but the children are plastic. The work among the juniors is advancing. That excellent little book prepared for us by a kind, though suffering, friend at Preston, Miss Isa Nicholson (since deceased), is doing a good deal to facilitate juniors' classes, but there are hundreds of societies still where no other consideration in co-operation is brought under the notice of the bairns but the necessity of taking great care of the check. Thousands of willing little students are waiting for us who are older, and I hope wiser, to put them in the way of learning. Classes should spring up round us in the years to come like daisies in the garden, till the whole co-operative field is full of the bright young faces of eager sons and daughters of co-operation. Here, we have the ready help and sure sympathy of the Women's Guild. Here, then, we should, if nowhere else, make lasting progress in the near future.

Next comes the gathering of the older portion of the membership to discuss similar historical facts. In the outset let us not be discouraged by the fact that we are not at once followed by the multitude. "Best work is slow work" often. There are in nearly all our villages institutes, mechanics' halls, clubrooms, and billiard rooms where our members gather to spend an hour, which offer us an opportunity of awakening an interest in co-operation of which we seldom take full advantage. We meet our fellow-members, engage into conversation, arouse a friendly discussion on the reasons—other than divi.—why we should be co-operators; continue this at every available opportunity, and the result will be that when we announce our classes we shall be more sure of an audience because of the interest already awakened.

Other means, such as monthly meetings of members, essay competitions, arts and crafts exhibitions, &c., have been found useful in many places. On the whole, it seems that here again we have

ample proof of the truth of the old saying, "Where there's a will there's a way."

"Co-operation," as set forth in the Programme, should be our first subject, but when our student members have got some knowledge of the faith that should be in them, they should be encouraged to a further study of "Industrial History," "Citizenship," and "Economics."

The future of our employes demands a course of lessons on book-keeping. Our officials and managers need training, and our leaders ought to be more closely in touch with business methods. We cannot, therefore, stop at the organisation of classes in theoretical co-operation, the practical side demands equal attention.

I feel that I have written enough to stir up a discussion. To deal with every avenue of possible work would exhaust my time and your patience, so I shall content myself with a summary of what the whole matter seems to me to be, and leave it to the tender mercies of the critic.

#### SUMMARY.

The sum of the whole matter seems to be that it is to our vital interest to lay aside a good deal of the academic ideas of the past and to concentrate attention on co-operation,—its principles and how they are to continue to be the moving force in our movement. Our most pressing duties are, in my opinion, summed up in the following, which we should endeavour to bring about:—

1. That each society shall set aside a fixed part of its profits (not less than  $2\frac{1}{2}$  per cent) for educational work; that this fund shall be administered by a special committee, and reported to the membership at special meetings, and that, if possible, a permanent secretary should be engaged to devote the whole of his time to this work.

2. That specialised economic libraries only shall be established, and these only when the public library fails to reach the desired standard.

3. That every help be given to the formation of branches of the Women's Guild, and that classes for juniors and adults shall be

formed for the study of "Co-operation" and kindred subjects; that these shall be assiduously nurtured, and that in their interest the assistance of the Women's Guild should be sought.

4. That facilities shall be given to members and their children through payment of fees, establishment of scholarships, &c., to take advantage of the opportunities offering in the district for secondary and technical education.

5 That meetings of an educational nature, lectures, and other similar gatherings, with or without good music, shall be arranged by every society during the winter months, and, if possible, a choir be maintained.

6. That connection with other education authorities shall be sought and maintained.

7. That "education" shall never be allowed to become simply an advertising agency for the trading interests of the society.

8 That in order to equip, practically, our employés and officials—

(a) Book-keeping classes be formed;

(b) Assistance given to managers and other officials to qualify under the Union for managers' and officials' diplomas; and

(c) That every encouragement be given to secretaries to attend special conferences where matters most particularly affecting their work are discussed.

In connection with the foregoing there is no need for anyone to say there is nothing he can do. With a programme of such varied interest there is a chance for everyone. What is the chief obstacle is apathy—self-satisfied apathy.

The glory and prosperity of Rome begat sloth and apathy, and Rome fell. The burning zeal of the individual Hellene made the Greek republics so renowned that even to-day their history is a wonder to the whole world. That zeal gave place to satisfaction. With the feeling of comfort and ease bred by satisfaction came "a little folding of the hands to sleep," and in a brief period the sun of the Greek republics had set, apparently for ever.

Ours is a great, a grand, a sublime effort to do something to improve the conditions of the workers. The feeling of mutual responsibility and fellowship that fired the hearts of the forerunners has become a principle which, if we are truly co-operative, will be to us as a second nature. Without this ennobling thought, this guiding principle, we shall not reach the end we desire, nor do the good which is within our power. Let us then, in the name of all that is unselfish, cast our apathy to the winds and bestir ourselves. We have only time present to reckon upon. The future is an unknown. While we are resting, drifting, the stream—the movement we profess to love—is taking a course we can hardly approve, but which is in danger of becoming a fixed direction because of our apathy and neglect.

Believe me, fellow workers, there will be, can be, nothing more terrible than the remorse of the man who wakes to find his opportunity gone, his day of usefulness past, and the awful burden of the deeds he did not do crushing him to powder. There is a time when the selfishness of apathy comes home to a man, and on that day he feels that it would have been better if he had never been born.

He concluded by moving the following resolution :—

That in the opinion of this Congress the programme of the Education Committee of the Central Board offers excellent opportunities to societies of doing education work, which, rapidly becoming more and more necessary, shall be of real value to the movement. Further, this Congress earnestly recommends societies to concentrate their efforts on the formation of co-operative character and opinion rather than to carry on work or any portion of work which is more correctly the work of the local or municipal authorities.

Mr. H. J. MAY (Southern Section) seconded the resolution. He was somewhat disappointed that Mr. Rae had not given them a higher and a better lead, instead of what was a mere rearrangement of the pieces on the chess board. He was also disappointed with the attitude of the paper towards libraries. Whilst anxious that fiction should be relegated to the public libraries, he (the speaker) thought there should be an economic library in connection with every society. Co-operators wanted free access to the best literature, and educational funds could not be better used than by providing such libraries. He was proud of the fact that he had what the writer



of the paper had described as a second-rate connection with university teaching. Co-operators should cultivate that connection. Co-operators should neither part with their funds nor their educational facilities without getting representation and a measure of control on other governing bodies. They should try and democratise the system, and let some of those with a practical acquaintance with the problems of the working classes infuse their knowledge and experience into the teaching of the University Extension movement. They had an association in the south growing up for this purpose, and he had used every opportunity of getting representation upon these authorities, but at the same time he would not deprive students of the advantages of higher educational tests, because the future of the co-operative movement depended not only upon our educational work, but upon the morality, integrity, and good character of our people. Unless co-operators were alive to all the highest opportunities within their grasp they would fail to fully realise their ideal standard.

Mr. J. LOCHHEAD (Edinburgh Printing) said the paper read by the Chairman of the Educational Committee contained many interesting items, but its general bearing was rather too high-toned. He thought they would have to come down more to the wants of the rank and file of the co-operative movement, and drew attention to the desirability of forming classes of all descriptions for bookkeepers, managers, and officials. In many districts it would be necessary to group societies to enable members to attend such classes, otherwise hundreds of small societies would have no opportunity of forming such classes. The various sections and district associations should consider this question seriously, and form centres for the establishment of winter evening classes, which had been done to a certain extent already. Mr. Rae advised that "every encouragement should be given to secretaries to attend special conferences where matters most particularly affecting their work are discussed." He would go further than that, and have a class for secretaries to teach them their duties. Some secretaries would not like this, but he knew it was necessary. Many persons were put into these important positions because better men did not dare to take them. He would also teach committee-men. The sooner we had schools for committee-men the better. Perhaps some would object to a delegate from across the border saying this to Englishmen. He did not know the conditions of societies in England, but it was true of Scotland, where many committee-men were not fit for their duties. They might do well to go down even to the members and have classes to teach them what co-operation was and their duties to the movement.

Mr. J. T. BROWNIE (Woolwich) said he was much in agreement with Mr. Rae's paper, mostly with the main idea of it, which was to point out the importance of compelling public bodies to undertake the work they were best fitted to perform. Mr. Rae did not object to any society having an economic library; he had made provision for that. In making public bodies do their duty we should only be extending the principles of co-operation. Those

institutions existed for the benefit of mankind, and not mankind for the benefit of those institutions. If co-operators would use the power they possessed in reference to those institutions, they would be able to accomplish more work and have less expense and greater convenience than at present with their educational committees. If he had any objection to the paper, it would be that Mr. Rae had not clearly defined an objective for a co-operator in regard to his duties as a citizen. That object should be clearly defined in order that those duties might be better understood. He agreed with Mr. Lechhead that many members of educational and general committees did not understand what co-operation meant in its application to the wider objects of life. He hoped the delegates would give special attention to that part of the paper.

Mr. H. MURPHY (Scottish Wholesale) expected that Mr. Rae's paper would pass into the literature of our movement, and be a help and guide to our educational committees—and they were in need of help. He sympathised with the idea that they should not do anything in the way of overlapping. He was afraid there was not as much attention given to the formation of character in the schools as there ought to be. Something about the movements connected with the working classes should be taught in the public schools in the way of history. Societies should make their libraries useful for the development of co-operative character. They should take Mr. Rae's advice and have special libraries for the works of such writers as Carlyle, Ruskin, Burns, and Charles Dickens, in which they would find something to elevate and make better men and women. The only thing that stood between any society and ruin was the number of brave men and women in its ranks. He appealed to societies not to fritter away their money on funny men, but to spend it in something that would provide food and nourishment for the mind and make them better men and women. He knew it was sometimes popular to take a kick at committee-men, but we should be sympathetic with them, remembering that few opportunities had been afforded them of learning their duties. He agreed with Mr. Rae that we should take all possible advantage of the educational facilities afforded by school boards, and endeavour to get them managed according to our way of thinking. (A DELEGATE: We have no school boards.) He was speaking of Scotland. Seeing that the English people had not school boards, they should get the Education Act so amended as to provide them with school boards in which they would have the control of the education of their children.

The CHAIRMAN said he had seven names on his list of speakers to this resolution, and applications from two other delegates who desired to speak. It might be necessary to limit the time of each speaker to three minutes.

Mr. W. H. BERRY moved: "That the importance of the subject demanded five minutes."

The proposal was seconded.

Mr. G. HAYHURST proposed three minutes, which was carried by a large majority.

Mr. W. J. DOUSE (Midland Section) emphasised the value of education within the movement. Co-operators ought not in the expenditure of their funds to overlap the work of the educational authorities. Most large societies had branch stores in the counties, and the county councils had money at their disposal to start classes in the winter months in all the villages. They should do their best to give those in the villages a chance of attending the classes which the county councils were willing to start if they could find the students. Mr. Douse recommended delegates and all co-operators to read Sir Walter Besant's book, "All Sorts and Conditions of Men," which he characterised as the best co-operative text book ever penned.

Mr. A. MANSBRIDGE (Darite) referred to Mr. Greening's suggestion for the establishment of a co-operative university, and thought Congress should give the proposal its support. Let every delegate bring the question before their educational committees, and thus strengthen the hands of the central educational committee and encourage them in their work. He did not think a co-operative university should only teach the principles of co-operation. The country was all agog with desire for technical education. Mr. Mansbridge called attention to the importance of managers' classes, and the excellent experiments at Manchester and Glasgow.

Mr. G. D. TAYLOR (Scottish Section) hoped it would not be thought that Scottish delegates were trying to usurp the discussion, but there was some excuse for them. Mr. Rae's paper was important because it affected the whole membership of our movement. At general co-operative gatherings the democratic control of industry was not brought before the members, who, at a certain time, brought their checks and got dividend. Was that all? Members should be taught their duties as co-operators, according to the ideal presented by the Bishop of Stepney. Let them know why they were co-operators, and then in due time they would be able to control industry and change the aspect of affairs. He was of opinion that the apathy which existed in the movement was attributable to the want of knowledge of the industrial struggles of the country. He also spoke against what he termed "flowery" speeches at their gatherings, and suggested that lantern lectures should be substituted for them. He referred to the value of musical societies as an aid to the carrying on of co-operative effort. In Edinburgh they had one of the largest musical societies in the country. Music might be made a great educational aid in the development and consolidation of co-operation.

Mr. G. BISSETT (Scottish Section) was surprised that only twelve hundred students had taken advantage of the classes formed by the Co-operative Union. He also expressed agreement with the remarks of Mr. Rae on the question of societies' profits and education. In Scotland they dealt with education as citizens and not as co-operators. Mr. Bissett gave an encouraging account of their local classes where the students remained during the whole period of tuition. Co-operators should take their rightful position as citizens upon public bodies, and make education in public schools and institutions what it ought to be.



Mrs. LAWRENSEN (Woolwich) had great pleasure in supporting the resolution. She felt that the paper had exactly touched the weaknesses of the co-operative movement. It was not the duty of co-operators to interfere in work which correctly belonged to municipal authorities. There was enough work inside the movement to keep co-operators occupied for two or three generations to come. It was true—and deplorably true—that their great weakness was the apathy which existed. Twenty-one years ago, when the Women's Co-operative Guild was formed, it was hoped that they would be able to find in each of their societies two or three members willing to undertake the co-operative education of members' children. But they were being sadly disappointed. She considered that co-operative education was something more than education for citizenship; it meant education in moral and social qualities. Mrs. Lawrensen also spoke of the good work being done by the Junior Co-operative Guild. In every society having a Women's Guild there were members willing and qualified to instruct the children in the principles of co-operation, and encourage habits of thrift. The aims of the Junior Co-operative Guild were (1) instruction of the young in co-operative principles; (2) cultivation of a co-operative spirit. It was quite possible to win certificates in co-operative examinations and yet not to have the spirit of co-operation. The way to encourage children was to give them instructive entertainments. They provided entertainments for the children suited to every season of the year. She was assisted in this by girls who came as little children and were now able to teach the young people not only in co-operative work but various useful and refining arts.

Mr. J. JOHNSTON (Manchester and Salford) agreed with all the points Mr. Rae had brought before them, and the conclusions at which he had arrived. But there was one point in the resolution he was not quite clear about, and that was with regard to the statement that co-operators should not take on any work which was more correctly the work of municipal authorities. If that meant that co-operators must not endeavour to get carried out the ideas they held by means of representation on public bodies, he would disagree with it, and his reading of the paper gave him the opinion that that would also be the view of Mr. Rae, when he said: "Our duty is plain, viz., to see that they do their duty, and also to see that we are adequately represented." There was a great deal of other work outside that of educational committees which should be undertaken. The lower stratum of society had only been touched to a small extent, especially in large cities. This work must be carried on by an independent committee; the educational committee could not deal with it. Recreative evening classes for poor children, who lived amidst bad surroundings, deserved encouragement.

Mr. H. VIVIAN (Southern Section) protested against any confining of the issues of this discussion. The business of the State was to organise the rear-guard of education; but co-operators should organise the advance guard of education. It was no use to wait for local authorities and the community generally to move in this matter, our business was to go ahead and organise



the pioneer work of education. Mr. Vivian also referred to the Working Men's College, founded in London some fifty years ago by men whose names were well known in the co-operative movement, and said, in reference to the demand in some quarters for a co-operative university, they already had one in the college he had mentioned.

Mr. W. H. BERRY (Southern Section) protested against the idea that we should cease organising educational work for ourselves, and merely take part in the work of municipal bodies, the tendency of which was to give attention to technical and commercial subjects, and neglect those matters which were nearest and dearest to us. He regretted that Mr. Rae had not included in educational agencies the work of the educational committees' associations up and down the country. In the Southern Section their association had done a great deal to extend and consolidate educational work since educational committees' associations had been linked to the Central Educational Committee. The keynote of the whole paper to him appeared to be in a sentence contained in the paper "best work is slow work." One mistake frequently made when organising classes for serious study was that they were sometimes discouraged if they did not get a roomful of students. He was one of those who felt that classes were worth forming even if they only got two or three students. Do the work thoroughly, and they would be creating a nucleus from which they could evolve future co-operative officers and leaders. We must not expect that all the members of our societies would become students in classes. It was the students who had to be organised educationally, and the mass of the members taught the principles of co-operation.

Mr. W. NIELD (Oldham Equitable), Chairman of the North-Western Section Educational Committees' Association, said Mr. Rae had made capital in regard to co-operative libraries and newsrooms not having fulfilled their mission. That was not their experience in the North-Western Section of the Union. Their libraries and newsrooms were useful to the members. The writer also referred to the desire and demand for "frothy literature." What was the reason for that? His experience was that the people of the present day were not sufficiently educated to appreciate the higher kind of literature. They, in the North-Western Section, had determined to give co-operators guidance in their reading. We want to elevate character. Co-operative societies ought to found scholarships, and do their best to cultivate the masses. There were some excellent points in the paper, but he did not agree with it altogether.

Mr. D. H. GERRARD (Glasgow, St. George), who had several times tried to speak, rose and said: I move that the question be now put.

The CHAIRMAN: It is difficult for me to see and hear everybody. I am trying to do my best to let everybody speak, but you know it is impossible. Do not waste time.

Mr. J. J. COULSON (York) regarded the two practical papers as one of the best features of the Congress. On Tuesday afternoon they discussed "dangers to the movement." One of the most serious dangers was the abuse of their

educational funds. The Central Board had proposed, and Congress had adopted, a resolution to the effect that a committee should be appointed to inquire into the subject of co-operative farming. Had they appointed a committee to inquire into the use of educational funds, they would have done far more good. Education was a very comprehensive term, and could be made to include everything. Mr. Rae had dispelled many castles in the air which several educational committees had built. He had brought the matter down to a firm foundation, and he hoped they would continue future work from that point. Libraries and educational classes were now being formed by local authorities. Co-operative committees were running in opposition to those bodies, and that was not what they wanted. He was also of opinion that education could be made too cheap, and that it would be better appreciated had students to practise self-denial. They paid all the fees of the students at York last year, and yet only 30 per cent continued to the end of the session. Mr. Coulson complained that we are not teaching co-operation to the poor, who said they could not afford to join us. Even committees were used by certain men who had axes to grind. Then there were jealousies between educational committees and boards of management. Overlapping in propaganda work was another evil. The proposal of 10 per cent for education was impracticable. It was premature to talk about co-operative universities to educate Holyoakes.

Mr. A. T. GOULDER (Bromley) said that four years ago they established scholarships, but what was the good of scholarships to poor children? ("Vote.")

The CHAIRMAN: Very well. There seems to be a desire to close the discussion. It is a very important subject you have been discussing, and it is a very good paper; I was delighted to listen to it. I am sorry we cannot all express our thoughts on the question, but that is impossible. I have the names of Mrs. Abbott, Mr. Wheelhouse, Mr. Foster, and Mr. Vernon, whom we will hear, and then we propose to close the discussion. (Agreed.)

Mrs. E. ABBOTT (Southern Section) wanted to make a strong appeal to the Congress to pass from the old methods of educational committees of spreading their seed broadcast, and to think of the necessity of some intensive culture of co-operation inside of our movement. The old aim of agriculturists was to make four ears of corn where one had been grown previously. The new idea was to make each ear of corn carry four times as much grain. That should be our aim in our co-operative societies. We want to turn the mere customer into a full-grown co-operator; for this purpose, there was no better medium than the classes outlined in our co-operative programme. But to carry on these classes successfully we must train the trainer. The United Board last year offered a sum of money to each section to hold classes for co-operative teachers. She was sorry to say that this offer was only taken up by two sections. Do not, added Mrs. Abbott, let that disgrace fall upon us for another year. Take this money and educate your own teachers to be fit to train your own members. When you have got your teachers, give them work and give them proper pay for their work. I should like to see our

educational committees institute co-operative classes for the sake of their own members and give those classes the first claim upon their funds; and then, if they had money to spare, spend it upon making fresh customers, as materials for other teachers in years to come.

Mr. T. F. BAYLEY (Wolverhampton) spoke but could not be heard.

Mr. W. J. VERNON (Plymouth) wished to see the large sum devoted to education put to better use in the future. The future hopes of co-operation rested upon the right training of our children. There were some things in our movement requiring correction. He feared that a large number of delegates to Congress had a desire to get away quickly. (Interruption and cries of "withdraw.")

The CHAIRMAN: He does not mean it.

Mr. G. WHEELHOUSE (Barnsley) said if he returned to Barnsley without protesting against one sentence in Mr. Rae's paper their members would not send him to Congress again. Mr. Rae said: "In fact, so much have I been impressed with the idea that our libraries have outlived their need that I would advise, in some instances, our educational committees to hand over the whole library to the free library committee." He reminded Mr. Rae that many co-operative societies having libraries were situated in districts far from towns containing free libraries. The time had not come when co-operative libraries had outlived their usefulness. At Barnsley, the members of their sixty branch stores were as anxious to receive books as their weekly supply of goods. The result of their classes could be seen in the fact that many of those who had attended them in the past were now occupying the highest positions in their respective districts. They were supporting all the arts and industrial classes. Seventy or eighty successful students had been assisted during the year.

Mr. S. R. FOSTER (North-Western Section) said there was one point in the paper which had not been touched upon. Mr. Rae said: "We cannot stop at the organisation of classes in theoretical co-operation, the practical side demands equal attention." Then on the last page he said: "Ours is a great, a grand, a sublime effort to do something to improve the condition of the workers." How were we going to do that? We had not done very much during the last year. We might fill our heads with theoretical knowledge of co-operation, but it would not be of much good unless that knowledge were put into practice. The report stated that our productive societies did a trade of seven-and-a-half millions, and our distributive societies fifty-seven millions; this disparity shows that we need educating in our duty to the productive side of the movement. Educational funds should be partly employed in that direction. He hoped that during the coming year more would be done in teaching the practical side of co-operation, and so improving the social conditions of the people that a few millionaires would not be made at the cost of nearly a million paupers.

The CHAIRMAN then called upon Mr. Rae to reply on the discussion.

Mr. RAE said he need not take up much time for his reply, because his



critics had been for the most part friendly, but, while pleased to hear their kindly remarks, he would have been better pleased still if they had let his enemies have a go at him. He would have learned more if his supporters had been silent, and his unfriendly critics allowed to have had a right good swing. The discussion proved that whether he was right in detail or not, the delegates were at one in desiring to improve our educational facilities. Mr. May misunderstood one remark. He did not say that the education got at a university was second-rate, but that our connection with economics had been to a certain extent second-rate, because we had been attached to a delegacy scheme in the past. To say that university teaching was secondary, when he starved for two years in Edinburgh to get hold of some, would have been an anomaly. Mr. Wheelhouse defended co-operative libraries, and if the needs of Barnsley members required special consideration, he approved of it under the special circumstances. Mr. May said we should establish economic libraries. He thought he had made it clear that we should do so ("if necessary"). We did many things that were not necessary. "If necessary" had generally been a sort of cover under which we hit something else. If there was no economic library, he would help to establish one; but if one existed within easy walking distance he would not establish another. Mr. Lochhead thought the paper was rather too high toned. He had been taken to task for not aiming high enough, and between the two critics he fancied he had struck a fairly happy medium. Mr. Lochhead thought that more should have been said about training secretaries and committee-men. In a previous paper he said what he thought about committee-men, and to-day he was afraid to do so, knowing that seven out of every ten delegates were committee-men; but he firmly believed that the time was near when members would have a right to expect that committee-men would give an understandable proof of their knowledge of co-operation before being elected. Mr. Brownlie generally approved, but thought I had not clearly defined the duties of a co-operator as a citizen. That which bound the co-operator to the citizen was a web of many threads and many colours, but when the two hearts beat as one we should have reached our ideal. Mr. Murphy thought we should bring co-operation into public schools. Mr. Murphy knew how things were in Scotland, but he asked English co-operators to do something which unfortunately they were not permitted to do. Mr. Foster would have us deal with the question as citizens, not as co-operators. He would not draw that distinction. He had been taken to task by Mr. Berry for saying that educational associations had not done so much good work as had been expected. He believed they had done a great amount of work, and especially the Southern Association, which was preparing the new co-operative text book. He had been pleased with the interest taken in the paper, not personally, but because of the subject. He would again remind the delegates of what they all considered to be the kernel of the whole matter—the formation of co-operative character. A man without a character was like a puff ball—it burst, and the result was not pleasant; so a co-operative store without a character was something of the nature of a mushroom. A co-operative movement



without co-operative character must rest upon its pocket only; this was where he and Mr. Foster differed. Mr. Foster thought the writer of the paper had too much head. Enthusiasm would rise from the head or the pocket. He would rather trust the enthusiasm which sprang from the head than the pocket. It was suggested that he ought to have told them what they ought to have done with existing educational facilities. What could he say about the Education Act? They must knock at the door of every representative of the people sent to St. Stephen's, and tell him that there was before the country a scheme, mainly promoted by teachers, for the establishment of scholarships, which would make it possible, if taken up by the authorities, that the best lads and lasses would have a chance of rising higher. Co-operators should tackle their members and be active agitators. Tackle them on this line, say, gentlemen, will you leave aside all discussion and take up this work—the founding, establishing, and confirming of such scholarships in each district, in proportion to the number of people, as will enable all the best of our lads to get a little higher than their fathers. In conclusion, Mr. Rae said: We have heard about opportunities; one gentleman said that in these days there were no such opportunities. We have a chance now to take our legislators by the throat and say—You have given us something we don't like; give us something we do like—a perfect system of scholarships that will raise our children.

The resolution was passed with enthusiasm.

#### AUDITORS.

It was agreed that Messrs. T. Wood (Manchester) and W. Swallow (Leeds) be re-appointed auditors for the ensuing year.

#### 1905 CONGRESS.

The next item on the programme was the selection of meeting-place for the Congress of 1905. Considerable excitement prevailed, and the speeches of the various delegates from Dundee, Paisley, and Edinburgh were followed with much interest.

The CHAIRMAN announced that the three places would be voted upon first, and then another vote would be taken on the two which received the most votes. He called upon the representatives from Dundee first, and Mr. Allan moved, and Mr. M'Farlane seconded, that the place of next Congress be Dundee. Messrs. Richardson and Taylor appeared on behalf of Edinburgh, and Messrs. Souden and Wood on behalf of Paisley.

Mr. W. ALLAN (Scottish Section) said the City of Dundee, in point of population, ranked fourth in Scotland, having over 162,000 inhabitants, and possessed ample accommodation in halls and hotels. There were 55,000 co-operators in the district, which extended from Aberdeen to Perth, and covered 150 square miles. When he went to Dundee, ten years ago, there were few co-operators, ten years' hard work had produced 2,000, but along with them were about 10,000 co-operators who would not recognise the Co-operative

Union or the Scottish Wholesale. It had been a hard up-hill struggle to establish the true principles of co-operation in Dundee. The large industrial population was in receipt of good wages, and if their purchasing power were made co-operative, it would prove advantageous to the movement, and go a long way to make the branch of the Scottish Wholesale successful. Wherever the Co-operative Congress was held, it gave an impetus to local co-operation. If there was a place in need of Congress that place was Dundee. Mr. Allan mentioned some of the scenic and other attractions of his city and neighbourhood, including watering places, golf links, &c. As Robert Owen went to the places where he was most needed, Mr. Allan asked that Congress should be held next year in Dundee.

Mr. A. McFARLANE (Dundee and District) seconded the proposal, and appealed on educational grounds for the coming Congress to visit Dundee in 1905.

Mr. J. RICHARDSON (St. Cuthbert's, Edinburgh) claimed the honour for Edinburgh on behalf of St. Cuthbert's Association. There could be no dubiety as to the suitability and attractiveness of Edinburgh. It was true that the committee of the largest society was against inviting Congress, but the rank and file were friendly.

Mr. G. TAYLOR (East of Scotland Conference) seconded Edinburgh. He would not say a word in disparagement of the two other places, but there was only one Edinburgh, where, as Sir Walter Scott said, the very streets and houses breathe of romance. Edinburgh was the centre of civilisation. Mr. Taylor concluded his appeal by quoting the lines of Robert Burns on "Edina, Scotland's darling seat."

Mr. J. R. SOUDEN (Paisley Manufacturing) spoke for Paisley, and said it was no half-hearted limping invitation, but came from the whole West of Scotland. Their strong claim was based on the fact that Paisley was the best field of co-operative production. Their accommodation could not be surpassed by either Edinburgh or Glasgow. The Town Hall, where Congress would be held next year, was an ideal meeting place. Mr. Souden also finished poetically.

Mr. J. WOOD (Paisley Provident) said there was no need for him to second the resolution, because his colleague had settled the matter by saying that Congress would be held in their Town Hall next year. When Congress met at Woolwich in 1896, Paisley, as good co-operators, gave way to Perth. Paisley had waited six long years. They would give Congress a whole-hearted welcome, and no mistake about it. There was everything in Paisley that could be desired. The only drawback was that the hotel accommodation was a mere myth, but Glasgow was near, and there the provision was unlimited.

On the first show of hands, it was apparent that Dundee was out of the running, and on the second vote, Paisley secured a great majority over Edinburgh. Paisley was therefore chosen as the place of meeting of next Congress, and the announcement was greeted with great enthusiasm.

## BLANDFORD MEMORIAL FUND.

The CHAIRMAN announced that the collection on behalf of the Blandford Memorial amounted to £76. 10s. He said that though they could not tell the exact amount taken at the exhibition, they had every reason to suppose that they would be able to hand over to the London hospitals a larger sum than they had anticipated.

## VOTES OF THANKS.

Mr. G. WOODHOUSE (Midland Section) moved—

That our heartiest thanks be given to the Bishop of Stepney for opening the exhibition and for his excellent address, to the Mayor and Council of West Ham for their great hospitality, to the ministers of all denominations who delivered special Congress sermons, to the Reception Committee for their labours, and especially for the guide book, and to the Press for their reports of Congress proceedings.

Delegates were all delighted with the address of the Bishop of Stepney. They were much indebted to the Mayor and Corporation, the clergy of all denominations for their sermons on Sunday, the Reception Committee, especially for the handbook, and the Press, which had spread the proceedings of Congress far and wide. The Mayor of West Ham had identified himself with the co-operative movement, and entertained the delegates with splendid hospitality. He hoped the example of the Mayor and Corporation of West Ham would be followed at future Congresses by other municipalities.

Mr. M. NIEL (Scottish Section) seconded the resolution. It had been his privilege and honour to attend our annual Congress for nearly a quarter of a century, and he thought this was the best ever held. It was at least a record Congress in the number of delegates and the unique position taken by the corporation, which heralded the glorious period of the true brotherhood of mankind, and proved the intelligence of the people of West Ham in appointing such a Mayor and councillors. He hoped the corporation of Paisley would prove as friendly. There could be no doubt that Congress stimulated co-operation wherever held. It had been so in Edinburgh and Glasgow, and he hoped that Paisley would be another illustration of this beneficial influence of Congress.

The resolution was passed with much applause.

Mr. W. H. ELLIOTT, general manager of the Stratford Society, was asked by the Chairman to say a few words in response.

Mr. ELLIOTT said that when Mr. Golightly and he invited Congress last year they made a great number of promises, and he trusted they had been fulfilled. He hoped that co-operation in Stratford would receive the Congress stimulus mentioned by Mr. Niel, and Paisley also. Their secretary, Mr. Banks, was too modest to make a speech, except when paying the dividend.

The CHAIRMAN: Make him come up.

Mr. DEANS (Secretary, Southern Section) said that Mr. Banks, with the modesty for which he was famous, had disappeared. It was true that they had all done their best, and the success of their work was ample reward. The Cockneys had often been twitted with living in a co-operative desert; that might have been true formerly, but now co-operators in London were making their presence felt. They might not be as enthusiastic as co-operators in the North and Midlands, but at all events the success of their work proved that they could be as hospitable and generous as other places. They only sent out one appeal for subscriptions towards Congress expenses and they received the handsome sum of over £1,000. This showed that the societies in the Southern Section wished to do all that was possible to ensure the success of Congress. Although Mr. Banks and he had worked hard and done their best, they would not have been successful without the assistance received from those in subordinate positions. Mr. Banks and he had to do the talking and organising, and the reception committee had to do the work; and they did work, incessantly, quietly, energetically, and the result was success. The fact of Congress being so good tempered, and the delegates remaining to the last minute proved that Mr. Elliott, who was responsible for the catering, had done his part well. Mr. King had worked hard for the lodgings, Mr. Pardoe was his right-hand man; and last, but not least, were Mr. Facey, who organised the excursions, Mr. Bates, and Mr. Whitehead. Those who had thrown heart and soul into the work were too numerous to mention, and the result was a grand success. The guide book, one of the best ever produced, was due to the exertions of Messrs. Brown and May. The smiling faces of the delegates showed appreciation of these services, the success of which was the best reward of those who made them.

The CHAIRMAN: On behalf of the foreign delegates, Mr. Scherling wishes to say a few words.

Mr. SCHERLING (German Co-operative Wholesale Society) thanked the delegates for the cordial welcome given to the representatives of co-operation from Germany. The increasing sympathy of Congress with continental co-operators was a marked feature of the great co-operative movement. He hoped they would be honoured by the visit of many British delegates at the International Congress at Hamburg, and also with co-operative societies and productive associations, so he would not say "good bye," but "adieu."

The GENERAL SECRETARY: I have now to call upon Mr. Maxwell to move an important resolution—that our thanks be given to the President.

Mr. W. MAXWELL (Scottish Wholesale Society) said there had been few Congresses more distinguished for patience, decorum, and good order than the present Congress at Stratford, and he attributed this largely to the courteous, kindly, yet firm chairman they had in Mr. Golightly. Those who had attended many meetings knew very well that every man thought he could conduct the meeting better than the chairman; but he was sure there would be an exception to this on the present occasion, and that no delegate would say he could have conducted the proceedings of Congress better than





MR. ADAM DEANS.

(Secretary of Southern Section of the Co-operative Union, and  
Joint Secretary of Reception Committee.)





MR. G. L. BANKS.

(Secretary of Stratford Co-operative Society Limited, and  
Joint Secretary of Reception Committee.)







MR. W. H. ELLIOTT.

(General Manager, Stratford Co-operative Society Limited, and  
Chairman of Congress Refreshments Committee.)





MR. W. HY. BROWN.

(Joint Editor of Congress Handbook.)







MR. H. J. MAY.

(Joint Editor of Congress Handbook )



Mr. Golightly had done. The chairman had been courteous and kindly to all the speakers who wished to air their views or state their grievances, and he had held a firm hand and put some down who were not wanted by the majority. In that way Mr. Golightly had shown that he was a capable and efficient chairman. Mr. Berry, on Saturday, claimed that the brains of the movement came from the South. He was glad to hear that his friend, Mr. Golightly, came from the North, just on the border line, so that he was as much a Scotsman as an Englishman. Mr. Golightly was no stranger to co-operators, having attended many of our Congresses. He had a clear remembrance when in Mr. Golightly's position, at Perth Congress, of seeing a young and dark looking man jumping up and down and speaking upon every important question. He said: "Who is that?" and the reply was "he is the coming man from London," and they all hoped he had come to stay. Mr. Golightly referred in his opening remarks to a body of men who had refused his services; he felt sure that those persons had changed their minds. It was with the utmost sincerity that the delegates returned thanks to Mr. Golightly, not only for his kind, fair, and impartial conduct as chairman, but also for the work he had done for co-operation in London. Nothing so discouraged the co-operative propagandists who used to come to London as the fact that they scarcely met a co-operative friend. Times had changed, and now when they came to London they shook hands with innumerable friends. Mr. Golightly and his friends had made that improvement possible; instead of London being a co-operative desert—well, Manchester would have to look smart. Mr. Golightly was not only courteous and obliging and able, but he was courageous, for he was going to do what required some moral courage; he was going to speak next Wednesday night to the shopkeepers of this district. and he had chosen for his subject "Co-operation." He was certain that Mr. Golightly would be an able champion of our cause. The delegates also thanked the Vice-President (Mr. Shillito), who had given the best of his life to the co-operative movement, and had won the respect of his constituents in the important position he occupied as chairman of the Wholesale Society. As vice-chairman, Mr. Shillito had not been called upon to exercise his great ability in managing meetings, but the delegates would notice that the vice-chairman sat close to his post, ready to step in should occasion require. He had the greatest possible pleasure in asking the delegates to give their unanimous and, if they liked, uproarious thanks to those two gentlemen who had contributed so much to the success of this great Congress.

Mr. A. WILLIAMS (General Engineers, London) said he had been asked to second this resolution, no doubt because he came from the smallest part of the co-operative movement, namely, the productive societies. He had very great pleasure, on behalf of those societies, in joining with the rest of the delegates in tendering their thanks to Mr. Golightly and Mr. Shillito for their admirable presidency over this Congress. He desired to associate himself with every word that Mr. Maxwell had said as to the firmness, the fairness, and the admirable way in which Mr. Golightly had performed his duty, and the pleasure it was to see Mr. Shillito at the side of the chairman.

Mr GRAY put the resolution, and it was passed with a thunderous "Aye." the delegates rising and cheering.

Mr. GOLIGHTLY, on rising to reply, was greeted with hearty cheers, the delegates again rising. The chairman said he confessed that he was not very easily touched, his early days having been so full of difficulties, but the way in which this resolution was received had touched him in a tender spot. As Mr. Maxwell had told them, he originally came from the North of England. His father's occupation as a railwayman made it necessary for him to move round the country more than other people. His struggles in life began early with his father's death. His profession was an engineer. He had not been able to claim a long connection with a trade society. Since he began to think seriously, his whole life had been devoted to the industrial movement. He acknowledged that in his younger days he enjoyed himself, and was as gay and mirthful as any one. He laboured very hard in the trade union world. He was forced into a corner, where he had to sink his individuality or else occupy a position as a mere delegate, which he would not fill under any circumstances. As most people knew, it was not the easiest thing in the world to serve the working classes in any capacity; therefore the knots had been dressed off him from early boyhood. He repeated that the way in which this resolution had been passed touched him tenderly, and it proved that after all riches were nothing in comparison with friendship. If he could gain the confidence and goodwill of his fellow-men, others might have all their riches, he did not want them. He had tried to live a useful life, and he hoped to live a long time yet. He had nailed his flag to the co-operative mast in the South, and he was supported by a good band of workers in his general committee, by whom he was encouraged, though he was afraid sometimes that they had to forgive a little pettishness arising from overwork. He was loyally supported by the committee and band of officials—Mr. Elliott. Mr. Banks, and their staff. They had nearly 450 employés, and he did not think, from the smallest boy up to the general manager, that he had ever spoken a cross word to any one of them. Therefore, they had all got a bright work to do, and he would do his share. He was thankful and grateful indeed for this manifestation of goodwill towards him, and hoped he might live long to continue the good work of co-operation.

Mr. SHILLITO said the part he had to play at this Congress was exceedingly pleasing, easy, and comfortable, for he had no work to do. He thanked his friend Mr. Maxwell for his kindly remarks; as Mr. Golightly had said, this human sympathy touched one deeply. He and Mr. Maxwell had been long and pleasantly associated. He also thanked Mr. Williams for his friendly remarks. It was said years ago that our Congresses had become unmanageable; this was the largest Congress yet held, and it compared favourably with previous Congresses in order and respect for the chair. Co-operation in the South of England was going on by leaps and bounds; there was love and sympathy with one another, and more harmony and good feeling. While these qualities pervaded the whole co-operative movement prosperity was assured.



The support given by Southern co-operators to the Wholesale Society exceeded that of the Manchester district, and was far ahead of Newcastle district. With such a vast area and ample resources in this great city, mutual aid and confidence would make London a fruitful field for co-operation. Mr. Shillito added that it afforded him peculiar pleasure to present Mr. Golightly with a copy of the Wholesale Annual, because the Chairman of Congress was an employé of the Wholesale Society. It was an evidence of what democracy could do when an employé presided over the proprietors, keeping them in order and directing their deliberations. He thought this was the first time that one of their employés had presided over the Congress. He was reminded that Mr. Benjamin Jones was the first, and Mr. Golightly the second. He hoped this goodwill and brotherly feeling between employer and employed would continue.

Mr. GOLIGHTLY expressed his thanks for this handsome volume, and was the more pleased to receive it from the hands of his employer. He was proud to work under such an employer as Mr. Shillito. He was not unacquainted with the value of this volume, which would occupy a prominent place amongst the books he had gathered together. He had spent a good deal of money in books and had a fair collection on economics, as recommended by Mr. Rae. Mr. Golightly mentioned that he was not only chairman of the Stratford Co-operative Society and vice-chairman of the Building Society, but he was also a member of a public body (the Town Council), and therefore had not much time for reading; in fact, his wife said she told the family that the Chairman of Congress was going to lodge at their house. But something more than reading was necessary to educate a man; he could see quite sufficient in the streets of London to educate him in all he wanted to know of the economics of the industrial classes. He wished that all the delegates could have gone round with their co-operative procession and heard the poor little children cheer as it passed by. He recalled the efforts of the Women's Guild, which they ought to do all in their power to promote. That was where our work lay—amongst the poorest of the people. He hoped that such a message might go from this Congress, and that the delegates would not forget these words of the Bishop of Stepney—"You won't forget the old ideals, will you?"

Mr. WHITEHEAD (Assistant Secretary) made a number of announcements, and Congress concluded by the delegates, with hands and hearts united, singing "Auld Lang Syne."

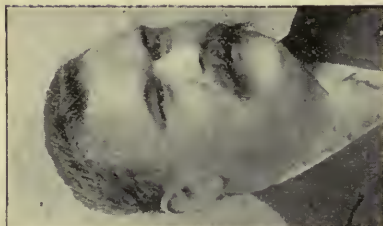






MR. BATE.

Secretary, Exhibition Committee.



MR. MORT.

Chairman, Exhibition Committee.







## ❧ APPENDIX. ❧

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### PROCEEDINGS IN CONNECTION WITH CONGRESS.

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#### **THE EXHIBITION OF CO-OPERATIVE PRODUCTIONS.**

OPEN FROM SATURDAY, MAY 21ST, TO WEDNESDAY, MAY 25TH, 1904.

The chief thing in the inauguration of the exhibition this year was not the people, nor—and be it said with all respect—the Mayor, but the speech of the Bishop of Stepney. This was declared the crowning success of the exhibition, for besides being well delivered, it was, contrary to custom, given under the most pleasant conditions in the Town Hall, where the tired delegates—many of whom only arrived in time for the opening—could be comfortably seated. Once the speeches were over, the Congress session was in full swing, and a great and interested throng followed the Mayor—who, by the way, wore his scarlet robe—to the exhibition building. It was a defect, perhaps, that, in order to reach the building, one had to saunter down a narrow passage, but once inside, the ingenuity of the whole display appealed to everyone, for at no other time has so much colour and freshness been seen at a Congress exhibition. Practical demonstrations do a great deal towards making an exhibition successful, and this year the Crumpsall toffee boiling, the Printing Society's machine, the Leek Silk Twist machine, the Irlam soap milling machine, the Co-operative Wholesale Society tea packing, the making of Co-operative Wholesale Society cigarettes all helped to make the show unusually interesting, while the young women in attendance at the stalls, garbed in spotless cotton dresses, with the accompanying linen head-gear, were

a source of great attraction. So many of our co-operative manufactures have now developed so well, and are so successful, that they need no leading string—in fact, most of them may be said to have fully achieved their object, so far as perfection in manufacture goes. Articles for domestic purposes were very noticeable this year—in fact, the house-wife could not help but be interested in a co-operative exhibition. And to interest a community is to go a long way towards capturing it.

Co-operators are always proud of their possessions, and the real and true co-operator is enthusiastic about everything connected with co-operative production. The very laudable efforts made by the Italian mosaic workers in London should be mentioned, for visitors could not help but be fascinated by their artistic and well-designed stonework. The products from the North Wales quarries (in which co-operators have taken such interest) showed how, from stagnation, an industry can be converted into flourishing activity. The exhibits of printing from the Garden City Press afforded a striking proof of the advance made by this recent ideal association. The hob-nailed boots of the Chesham Society seemed made for everlasting wear. Samples of the Birmingham Printers, Dudley Mat Makers, the Eastern Counties Dairy Farmers, the Morning Star Sundries, the Sligo Shirt Manufacturing, and Walsall Harness Makers are a few of the names of the new associations taken at random, and their exhibits showed what has been accomplished by new and small productive societies. For over sixty years, and with increasing success, the influential reformers who constitute the co-operative movement, have directed their attention towards capturing the instruments of production—not for the mere manufacture of luxurious and useless articles, but for the more immediately useful goods which require both ingenuity and manual dexterity, and this year the exhibition afforded a striking proof of the advance made in co-operative production.

Saturday and Monday were days of unusual excitement, when thousands of people listened to the music and enjoyed the desperate tussles which had to be made before a close inspection of the goods could be made. On Saturday night, the exhibitors were put in a critical position by visitors and exhibitors being put into "outer darkness," and the officials, to avoid any accidents, wisely decided to close earlier. Meanwhile, the Co-operative Wholesale Society electricians set to work, with the result that on Monday it was possible to take a lively interest in the proceedings up to 10 o'clock at night. The task of arranging these exhibitions is a big one, and so successful has been this year's, that it must be counted one of the greatest of Congress achievements.

Below is a full list of the societies which sent exhibits :—

### LIST OF SOCIETIES EXHIBITING.

|   |  |
|---|--|
| Agricultural and Horticultural Association. | Andrew's Watch Manufacturing (Coventry). |
| Airedale Manufacturing.                     | Banbury Co-operative.                    |
| Alcester Needlemakers.                      | Birmingham Printers.                     |

**List of Societies Exhibiting—continued.**

- |   |   |
|---|---|
| Bradford Cabinet Makers.                                  | Midland Locksmiths (Willenhall).  |
| Bristol Pianoforte.                                       | Midland Tinplate Workers (Birmingham).                                  |
| Bromsgrove Nail Forgers.                                  | Morning Star Sundries (Leicester).                                      |
| Burnley Self-Help Manufacturing.                          | Mosaic Workers (London).  |
| Chesham Boot and Shoe.                                    | North Wales Quarries.   |
| Co-operative Permanent Building (London).                 | Northamptonshire Productive (Wollaston).                                |
| Co-operative Newspaper.                                   | Norwich Boot and Shoe.  |
| Co-operative Printing Society.                            | Nottingham Printers.  |
| Co-operative Productive Federation.                       | Paisley Manufacturing.  |
| Co-operative Sundries Manufacturing.                      | Rothwell Boot and Shoe and Leicester Self-Help Boot and Shoe Societies. |
| Co-operative Union.                                       | Sheffield Cutlery.  |
| Coventry Watch Manufacturing.                             | Sheffield Federated Cutlers.  |
| Delph Woollen Manufacturing.                              | Sligo Manufacturing.  |
| Desborough Boot and Shoe.                                 | Sowerby Bridge Flour  |
| Desborough Corset Manufacturers.                          | Sperope Boot and Shoe (Barwell).  |
| Dudley Bucket and Fender.                                 | Thomson, Wm. and Son.   |
| Dudley Mat Makers.  | United Baking (Glasgow).  |
| Eastern Counties Dairy Farmers.                           | Walsall Padlock.  |
| Eccles Manufacturing.                                     | Wigston Magna Hosiers.  |
| Garden City Press (Hitchin).                              | Women's Co-operative Guild.   |
| Glenfield Progress Boot and Shoe.                         | Scottish Co-operative Wholesale Socy.                                   |
| Halifax Flour.  | (a) Boots and Shoes.  |
| Hebden Bridge Fustian.                                    | (b) Furniture.  |
| Higham Ferrers Boot and Shoe.                             | (c) Grocery Sundries.   |
| Ideal Clothiers (Wellingborough).                         | (d) Preserves.  |
| Irish Co-operative Agency.                                | (e) Tobacco.  |
| Keighley Ironworks.                                       | (f) Underclothing, Ready-mades, and Shirts.                             |
| Kettering Boot and Shoe.                                  | English Co-operative Wholesale Socy.                                    |
| Kettering Clothing.                                       | (a) Biscuits, Sweets, and Sundries.                                     |
| Kettering Corset Manufacturing.                           | (b) Boots, Shoes, and Leather.  |
| Kettering Union Boot and Shoe.                            | (c) Brushes.  |
| Kirkby-in-Ashfield Manufacturers.                         | (d) Butter.   |
| Leeds Industrial.   | (e) Cigar and Cigarette Making.   |
| Leek Silk Twist.  | (f) Cloth and Clothing.   |
| Leicester Anchor Boot and Shoe.                           | (g) Corsets, Mantles, Shirts, &c.                                       |
| Leicester Basket Makers.                                  | (h) Crockery.   |
| Leicester Boot and Shoe.                                  | (i) Flannels.   |
| Leicester Cabinet and General Wood-workers.               | (j) Flour.  |
| Leicester Engineers.                                      | (k) Furniture.  |
| Medway Barge Building.                                    | (l) Hosiery.  |
| Midland Co-operative Boot Manufacturing (Wellingborough). |   |

**List of Societies Exhibiting—continued.**

- |                                     |                                   |
|-------------------------------------|-----------------------------------|
| (m) Jams and Pickles.               | (s) Soap Milling and Stamping.    |
| (n) Lard.                           | (t) Tobacco.                      |
| (o) Literature.                     | Co-operative Wholesale Societies— |
| (p) Packed Goods.                   | (a) Tea, Coffee, and Cocoa.       |
| (q) Printing and Lithographing, &c. | (b) Tea Packing.                  |
| (r) Soaps and Candles.              |                                   |

**PUBLIC MEETING AND CONCERT.**


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SATURDAY, MAY 21ST, 1904.

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The Saturday night's concert at Stratford was a great success, and in every way the meeting, which had been well organised, went off well. No greater testimony to the popularity of co-operation at Stratford was needed than the vast audience which assembled in the Town Hall, to listen to admirable music and a speech from Mr. William Maxwell, the esteemed chairman of the Scottish Wholesale.

At the outset, the Chairman, Mr. Adam Deans (Secretary of the Southern Section), naturally referred to the position which co-operation occupied in the labour world of to-day, and he showed by accurate figures how the movement has gone on piling up numbers in membership and capital till to-day one-sixth of the population in the United Kingdom are co-operators, and the profits are equal to 3d. in the pound on income tax. This, he said, had gone not to a spendthrift Government, but to the people, who were using it for their own resources. Mr. Deans offered a welcome to the delegates on behalf of the Congress Reception Committee and the Stratford Society, and expressed a desire that the Women's Guild movement would continue to flourish. The Women's Guild was doing a grand and noble work, and co-operation was a grand and glorious thing, yielding profit, instruction, and recreation, the greatest good of the greatest number, by acting on the motto—"Each for all, and all for each."

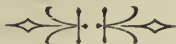
Mr. W. MAXWELL, who appeared on a Stratford co-operative platform eight years ago, could not help but contrast the position of the society then and now. He truly observed that that improvement was to be welcomed, because at one time it was thought co-operation would never flourish in London, but now such societies as Stratford, Woolwich, and West London were contributing to bring about that change to which all the leaders of the movement looked forward. What is emphatically true, Mr. Maxwell went on to say, is the fact that the Stratford Society had now come to stay. Last year as much as £35,763 was divided amongst the members in dividend and

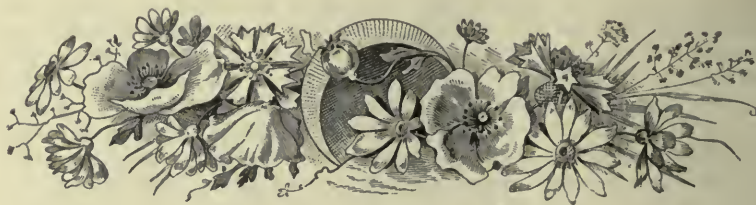


interest, and in extending his congratulations to the Stratford members, he happily expressed the idea that if the Chancellor of the Exchequer knew the committee of the Stratford Society, he would be eager to get them upon the Bench, since they knew how to make 22 per cent on their investments. Mr. Maxwell expressed the feelings of all when he hoped, too, that each member of the Stratford Society would make himself or herself a missionary in the movement, and that in another eight years the society would have multiplied itself by ten in members, trade, and profits. Nothing could have been better than the substance of Mr. Maxwell's remarks, when dealing with the principles of co-operation, which, when applied, make for the brotherhood of man. Co-operation, he said, called forth the best that was in men, and although nations were separated by distance, language, and customs, still the speeches of co-operators throughout the wide world had all the same genuine ring about them, and all uttered the same sentiment, that war was unnecessary. Perhaps the greatest surprise to some would be Mr. Maxwell's remarks that the greatest retarding factors in the co-operative movement to-day were—not the opposition of the traders, nor unjust laws, nor the attitude of those in life's higher social circles—but the petty jealousies, the lack of confidence, and the indifference of the members themselves. Never was there a time, continued the speaker, when in face of cruel combines and tyrannical trusts—which took no count of the welfare of the worker—working men needed to think more. How was it that they—the workers—would put more trust in the man who, as their Parliamentary representative, only gave an account of himself once a year, rather than in one who had been trained and who had worked alongside of themselves? The meeting cordially endorsed Mr. Maxwell's reference to the fact that the co-operative movement had drawn out the best that was in men, and that through its influence it was fast coming up the “steepes of time” when co-operative representatives would be seen on all public boards, and even at St. Stephen's. When that time arrived many of our laws would be adjusted and justice meted out, not for special classes, but in the interests of all.

Mr. A. W. GOLIGHTLY (Chairman, Stratford Society), in moving a vote of thanks to Mr. Maxwell, said he deserved those thanks because of the work he had done for co-operation all over the country. They at Stratford had learned much from Scotland, and to-day had nothing to fear from any boycott.

Mr. H. J. MAY (Woolwich) seconded, and the acclamation in which the motion was accepted showed plainly that Mr. Maxwell's visits to Stratford were not for nothing.





# THE GUILD COMING-OF-AGE.

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## WOMEN'S DEMONSTRATION AT CONGRESS.

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MONDAY, MAY 23RD, 1904.

When Mrs. A. H. D. Acland rose on Monday night to make her speech at the remarkable gathering convened at the Stratford Town Hall, by the Central Committee of the Women's Co-operative Guild, someone in the audience remarked, "it is sure to be interesting." This turned out to be true. After a lapse of many years Mrs. Acland returned to the guild on Monday, and along with many other early workers rejoiced over the progress which the guild movement has made during the past twenty-one years. It is difficult indeed to realise that the association which bears the now familiar title of "Women's Co-operative Guild" is this year celebrating its twenty-first birthday, for it would be an utterly impossible task to measure the amount of good it has accomplished during that time.

Mrs. Acland, in her speech, asked what it was that inspired the leaders of old. Could it be their excessive hours of labour, and the fact that it was a crime to combine at that time? She then proceeded to tell how, in the old days, working men used to meet in the country villages to listen to one, who happened to be more of a scholar than themselves, read the newspaper, when quite suddenly the constable would appear amongst them, and forthwith march them off to attend service at the parish church. In those days, too, children were driven to the mills through stress of poverty, and, when they became too tired to eat, their mothers would feed them. Surely such conditions were enough to make men think; and their hopefulness was amazing, said Mrs. Acland. When, she went on to say, "I think of the old leaders—those who thought so much of us who were coming up—I am almost

afraid to think they would view our efforts as feeble and unworthy, but then they would not be in despair, for they were always so kind, and saw so far into the hearts of men, and amidst the awful crush of civilisation they would see that we were doing our best." She was sure that in the minds of the women workers of the movement of to-day there was the same spirit which animated the pioneers of old. To the work amongst the poorest at Sunderland and Bristol they—the pioneers—would say, "Well done." Mrs. Acland said she had great hopes for the guild, and the branches and members alike had her great good wishes.

But the great guild gathering had more merits than one. The programme, which was of the best, consisted of songs by the talented artiste Madame Brema, and violin solos by Miss Dorothy Bridson. It is impossible to describe the pleasure which these two artistes gave to the audience. Their performances were noble achievements. In her rendering of "My Heart at Thy Dear Voice," by Saint Saëns, Madame Brema fulfilled the sense of cleverness with which the composer is possessed. For an encore she sang delightfully that charming song "The Throstle," by Maude Valerie White. Later in the evening Madame Brema gave beautiful interpretations of the "Litany," by Schubert, and "Bird Raptures," by Cowen; and last of all, in "Come Lasses and Lads," she revealed a rollicking sense of humour. Miss Bridson's playing was remarkably distinctive, and her exquisite rendering of Bach's Air in C was greatly appreciated; as was also the "Elfin Dance," by Popper-Halin. For encores she played "Traumerei," by Schumann, and one of Tschaiowsky's pieces. More need not be said of the concert beyond the fact that the singing by the audience of "The March of the Workers," by William Morris, and "Forward, All ye Workers," brought out very effectively the soul and sentiment of the men and women who composed the great gathering.

The time between the singing was taken up by listening to speeches and the unfurling of the guild's new banner. One of the speakers was Mr. A. W. Golightly, president of the Stratford Society, who said he welcomed the work of women in the co-operative field, and as a public man he had watched the influence of women on boards of guardians, where, he was bound to say, their work was most useful, especially when it came to solving a knotty problem. The most important point raised during the present Congress was to his mind the question as to whether they were training men and women to take the places of those who were quickly passing away. Those who knew anything about education were aware that the schools did not bear evidence of neglectful fathers but of neglectful mothers. As parents they were responsible for the work of the teachers, and if a child left home for school with a grumble in its little breast, there was little hope of the teacher accomplishing his mission. On the other hand, educational results would be better and the child happier if only the mothers would interest themselves in their children's welfare. It was once asked, what had a woman to do with the affairs of a nation? He answered this—by pointing out that one-half of the industrial labour of the country was carried on by women, and it was



necessary to strengthen "the hands that rocked the cradle" by intelligence in order that the children might be brought up well. The audience welcomed Mr. Golightly's speech with frequent expressions of applause.

Mrs. M. H. LAWRENSON, who was received with cheers, said it was difficult to find words to express her feelings. On looking back over twenty-one years of hard work it was delightful to find some of the oldest friends who were able to meet with them that night. She had been reminded during the morning's speeches in Congress of a saying of Richard Heath, that fifty years ago everything was being done to destroy the spirit of the nation. Co-operation, she thought, had come to build up the soul and character of men and women. She well remembered the first meeting of the guild, when Mr. Acland came to Woolwich to speak on brotherhood, the while Mrs. Acland and she conferred together on sisterhood. Thus the guild was born. Mrs. Lawrenson pleaded that the education they had now gained as co-operators might be extended to the children, and that they should be taught, through the influence of a real home-life, to strive for one common aim—the uplifting of all. At the close of her address, Mrs. Lawrenson was the recipient of a basket of flowers, which was handed up to the platform by a guild member in the audience.

#### UNFURLING THE NEW BANNER.

The great moment of the evening came when Miss LL. DAVIES stepped forward to unfurl the banner of the guild. After paying a graceful tribute of homage to those who had done the pioneer work of guild organisation—whose labours the present band of workers had inherited—Miss Davies said that, in the present, they were conscious of a real right pride in the 18,500 members who now formed the guild. They were conscious of battles fought and won in the cause of women's freedom; conscious, too, of fights still to be won for the open door to the poorest, free trade, and for many other objects dear to them as co-operators. They were conscious, also, of many weaknesses and failures. But it was to the future all looked, and the banner which she then unfurled was a symbol of hope and the future.

There were ringing cheers as the folds of the banner unrolled, which Miss Davies presented to the vast audience, with the beautifully executed and emblematic design, which is now to be the symbol of the guild's aspirations. The audience followed Miss Davies' description of the design on the banner with close attention. The central figure, she said, was that of a woman planting a young sapling tree, in whose upper branches was a bird's nest. The figure symbolised hope planting the "new life," which is the ideal the guild is striving to realise—when oppression shall be conquered by freedom, and hard conditions of life made easy. The banner tells not of past deeds, but of the future, and the motto "Of whole heart cometh hope," means that the guild will go forward with a heart sound, wholly one with itself, and full of that hope "which would enable them to move mountains." As women, the guild had learnt, by combination, to use their full powers; as co-operators



they could put their principles into practice. Freedom for women and for labour was their goal, for freedom was the only basis of progress.

There was a tremendous burst of cheers when Miss Davies turned to resume her seat, but she was not allowed to reach it, for Mrs. Green (Stratford) came quickly forward and drew her again to the centre of the platform, while the whole assembly rose and sang "For she's a jolly good fellow." The voices of the large number of gentlemen present gave resounding support to the chorus of good fellowship. Mrs. Green then handed to Miss Davies a bunch of beautiful lilies, bound together with ribbons of all the guild sectional colours, expressing in one sentence the feeling of all present. "This," said Mrs. Green, "is the emblem of Miss Davies herself, the centre round which all the sections of the guild entwine."

Great were the preparations for the guild coming-of-age celebration, and ever wishful are the guild leaders that their movement shall do credit to co-operation. As Mrs. Bury remarked, in seconding the vote of thanks to the speakers of the evening, the guild had now arrived at years of discretion. What will be its future, time alone can tell, but "of whole heart cometh hope."

Among the many visitors and those who took part in Monday's great function were noticed the following:—Mrs. Acland, Mrs. Lawrenson, Mrs. M'Blain (president of the Guild), Mrs. Fidkin, Mrs. Butterfield, Mrs. Nightingale (C.C.), Mrs. Deans, Miss Deans, Miss Vaughan, Miss Tournier, Miss Spooner, Miss Harris, Mrs. Hodgett, Miss Reddish, Miss Mayo, Mrs. Abbott, Mr. and Mrs. Vaughan Nash, Mr. and Mrs. J. J. Dent, Mr. and Mrs. W. H. Brown (Stratford), Mr. and Mrs. M'Nab (Scotland), Mr. and Mrs. May (Woolwich), Mr. and Mrs. Arnold (Woolwich), Mrs. Bamford-Tomlinson, Miss Webb, Miss Cheetham (Canning Town Settlement), Mrs. Holyoake-Marsh, Messrs. Ciappessoni, Berry, Shillito, and H. R. Bailey, and many others. Mrs. Hardern (Oldham), who was unable to be present, sent a telegram expressing congratulations and good wishes.

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## A MUNICIPAL WELCOME.

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### RECEPTION OF DELEGATES IN THE TOWN HALL.

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TUESDAY, MAY 24TH, 1904.

Tuesday's proceedings were unique in the history of Congress, for the Mayor and Corporation of West Ham gave the delegates a grand reception in the Town Hall. When the Council heard that the Co-operative Congress was coming to Stratford, it promptly determined to make it welcome—a fact all the more notable in view of the lessened number of Labour representatives as compared with a few years ago. But all parties united in the desire to

do honour to the co-operators, and it is significant that both Alliance and Labour men agreed on the subject. A reception committee was appointed, consisting of the Mayor (Councillor G. A. M'Dowall, J.P.), Alderman Williams (a local manufacturer), Councillors Devenay and Godbold (of the Labour group), Councillor Hurry (whose father was the silent delegate referred to by Mr. Greening in the inaugural address), Councillor T. P. Knight (an ex-vice-chairman of the Stratford Society), and Councillor Littler (a member of the Municipal Alliance, formed a few years ago, to fight the Socialists).

#### WELCOME BY THE MAYOR.

The approaches to the Town Hall were made gay with palms and fernery; a marquee was set up to the rear of the fine building, in which refreshments were served, as well as elsewhere in the hall, and everything done to make the reception successful. The entertainment of 1,500 delegates was a big undertaking, and leading tradesmen, like Aldermen White and Kettle, joined with a score of councillors in seeing to the comfort of the guests. An address of welcome was given by the Mayor, in which he showed his hearty appreciation of the movement. He said that, as Mayor and on behalf of the West Ham Corporation, he again gave them a most hearty welcome. Some might say. Why was the corporation welcoming this Congress? The answer was because the keynote of the movement meant the betterment of the community. Those were not his words, but were in the Congress handbook that they gave him on the previous Saturday, and no better words could express why they were meeting there. In the book given him, the hon. secretary of the Stratford Society's educational committee had written a little history about West Ham. He had pointed out how in 1860 the population was something like 40,000, whereas now it was something like 300,000, or an increase of 260,000 in forty years. The growth was somewhat phenomenal. The author did not say anything about their rates. He supposed he was nervous, but he (the Mayor) was not going to be nervous, because he wanted to correct the erroneous impression that they in West Ham were a thriftless and extravagant people. He wanted to deny that to every man there, and he hoped that they would take it home to the borough or district council where they lived that West Ham was not an extravagant or thriftless borough. It was true that their rates were 9s. 10d. in the pound, but out of that they found that 2s. was for the poor rate, and 2s. 2d. was for the elementary school rate. Did not they agree with him that these two burdens ought not to be met locally, but nationally? He was delighted to hear that applause, because they had a wonderful power in their hands, and if they impressed that upon their local Parliamentary representatives, they would be able to get relief. In West Ham they felt it most acutely that this 4s. 2d. should be a purely local burden. when it should be a national one. He had to account for the other 5s. 8d. Of this, 6d. went to the police rate, which was unfortunately necessary, so that really their local rate was 5s. 2d. in the pound. Was it extravagant of them to provide and care for the health of their people? Was it extra-

gant to provide an isolation hospital and a place for those suffering from contagious diseases, or for those suffering from mental affliction, so that they could give them every comfort they could? He was sure their answer was "No." Where did the extravagance come in? Was it extravagant to provide open space for their poor people? Certainly not. Anyone who charged West Ham with thriftlessness and extravagance was a great prevaricator of the truth. They were living in a great industrial population, and were they wrong in building free libraries and adopting the Public Libraries Act? Were they wrong in providing a Technical Institute, where young men and women could receive a training which would better equip them for life? He hoped that they would always stick up for West Ham. He would not have spoken so strongly if it were not for the fact that a friend of his, when alluding to their educational facilities in West Ham to an audience in another part of London, was not received with applause, but with the cry, "Don't quote West Ham here." He did not mind West Ham being quoted so long as they told the truth. He asked them to remember the truth about West Ham, and remember the difficulties the council had in dealing with what was purely an industrial population. He hoped he had dispelled any false impressions about West Ham they might have had, and that they would kindly remember the borough where they held their thirty-sixth annual Congress.

Councillor A. W. GOLIGHTLY made a breezy speech, reciprocating the good feelings expressed.

Messrs. E. O. GREENING, W. MAXWELL, and J. SHILLITO spoke to a vote of thanks, which was most vociferously endorsed by the vast audience, Alderman WILLIAMS responding in a most sympathetic manner.

Members of the council then conducted parties to the Technical Institute, the Public Libraries, the Electric Generating Station, the Sewage Pumping Station, the Corporation Stables, and the Public Baths. These visits were largely indulged in, while a great crowd attended the concert in the Council Chamber at 6 p.m. From 5 to 7 p.m. there was an organ recital and concert in the large hall, and at 8 p.m. other concerts were carried out in both halls. In all, no fewer than fifty-one items were on the programmes of the various concerts. Refreshments were served throughout the evening, and for five hours the Corporation of West Ham showed in a very fraternal and practical form its sympathy with, and interest in, the work of the co-operative movement.

## **EMPLOYEES IN CONFERENCE.**

WEDNESDAY, MAY 25TH, 1904.

About 250 employés of the co-operative movement assembled in the Conference Hall, West Ham Lane, Stratford, after its vacation by the Congress delegates, on Whit-Wednesday afternoon. The meeting had been

jointly arranged, as in previous years, by the Congress Reception Committee and the Amalgamated Union of Co-operative Employés.

Mr. W. H. BERRY (Southern Sectional Board), who presided, opened the proceedings with an earnest address, in which he claimed fellowship with his audience, as assistant secretary of the Club and Institute Union. It had become a custom to discuss the position and opportunities of co-operative employés, and he thought one of the most splendid of their opportunities was to act as missionaries for the co-operative movement. At the same time committees ought not to expect more than a moderate amount of extra energy in this direction from their employés—there are limits to what is possible. The key to the position lay in enlisting their sympathies. The word “employés,” in his opinion, did not properly describe the position. Employés were really part of the movement, and he preferred to call them “workers,” as their relations to their employment were entirely different to those of the persons engaged in the ordinary system of trading. When any forward movement was on foot, it was to him a most hopeful sign if the management decided to ask the opinion of their staff. No matter how well co-operation is managed, it depends after all on the shopmen and staff whether the business is made or marred. He admitted the position of employés was not all that it might be, but he was glad to observe that there was a large increase in the number of employés sent as delegates to that Congress. As to wages and conditions, the position of employés would be exactly what they made it themselves, and this was where the A.U.C.E. could be useful. If they would not unite to help themselves, they could not expect others to work for them. The speaker noted with satisfaction the growing interest in educational work, especially in training classes for managers and others, and recommended the holding of regular meetings in connection with branches of the union to discuss systematic management. The speaker concluded by expressing the hope that the workers would feel this, and that the A.U.C.E. would use its immense possibilities in training and developing their faculties in the direction indicated.

Mr. T. HOWE (President, A.U.C.E.) said that in years gone by there was no bond of sympathy between committees and employés. This missing link in the long and strong co-operative chain had now been supplied by the A.U.C.E., which had over 10,000 members and £13,000 of funds, much of which was invested in co-operative channels. With this membership and these funds the Union was an agent of usefulness in the ranks of co-operative workers. They were trying to promote efficiency among employés. Knowing that desperate efforts were being made to divert trade from the movement, it was necessary for co-operative employés to become efficient and wise ambassadors in the great cause they served, and he urged co-operative committees to give facilities for the attendance of their servants at classes, and to show a desire for their better equipment. It ought not to be necessary to go outside the movement to get qualified men to fill the best positions inside. They wanted high ideals, enthusiasm, and courage, and to put more



soul into their work. There was a fear that the movement might become soulless, and spend all its time and energy among the sordid things of commercialism. This the employés could help to prevent if they would think broadly and widely. The speaker concluded with a reference to the position of aged employés.

A short discussion followed, in the course of which a number of questions were asked.

Mr. A. HEWITT (General Secretary, A.U.C.E.) briefly recounted the objects of the Union. They had not so far found it necessary to resort to strikes, having been able to settle most of their little troubles by more conciliatory methods. He deprecated the action of certain co-operative societies which were seeking to lengthen shop hours. In reply to a question as to why co-operative societies did not pay wages equal to those paid by outsiders, Mr. Hewitt emphasised the extreme difficulty experienced in securing reliable information as to what was actually paid by shopkeepers, on which a comparison could be based.

Mr. A. W. GOLIGHTLY (President of the Congress, and Chairman of the Stratford Co-operative Society) said that if labour was to be intelligently understood, its claims must be presented in associated form. The element of selfishness in human nature presented an obstacle to reform, which could only be overcome by the inculcation of the spirit of brotherhood and by organisation. Co-operative service differed from that of private trade in that the employé was entitled to be a member of the society he served, take part in its deliberations, and share in the profits accruing. These privileges carried with them also a share of responsibility, and herein lay the difference between the two systems. He deplored the tendency to regard profit-making as the sole aim of life. On the shop-hours question Mr. Golightly was of opinion that if the members could be taught to do their business in reasonable hours a much shorter working week would be possible. The system of late shopping should be ended, but at present the reductions possible to co-operators were limited by the customs of the district, and he had been astonished to find that shop-workers often had to be on duty from eighty to ninety-five hours a week against fifty-five or fifty-six in the co-operative societies. If they could convert the public, labour's conditions could be much improved. Good employés should have good wages and good conditions, and he wished success to their organisation.

## AFTER THE WORK WAS OVER.

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### THE TRIP TO RAMSGATE.

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THURSDAY, MAY 26TH, 1904.

The clouds hung low and thick as the "Royal Sovereign" steamer lay alongside Old Swan Pier, above London Bridge, taking on the delegates and their friends on the Thursday morning following the Congress. Messrs. Golightly, Facey, Bate, Sindow, and others were early on the pier, and as delegates put in an appearance they demanded to see the full ticket for the trip. By 8-30 a.m. over 800 passengers were aboard, and the bell rang to be off. A pall of smoke seemed to cast a gloom over the spirits of the company, but the friends who resided in the metropolitan districts advised the rest that lower down the stream the sky would clear. Places of interest were pointed out by willing guides, and the pool of London was compared to the busy streams of the Tyne, Mersey, Forth, and Clyde, and others where shipping are wont to go, and where delegates came from. Silvertown hove in sight, and the fine proportions of the mill and factory beyond were greatly admired. A loud shout went up from the deck of the steamer, when it was seen that right on top of the mill tower handkerchiefs were being waved to the passenger steamer, while the "hooter" of the Sundries factory sounded out a fine welcome to the delegates. At North Woolwich, a fresh contingent got on board, and soon were pointing out the huge tower and clock of the Royal Arsenal Co-operative Society, and the different wharves and points of the Arsenal itself that could be seen from the river front. At Tilbury a further contingent was taken on, which brought the numbers up to 1,085. No other stop was made until Ramsgate was reached.

On board the steamer everything was gay. Old friends were renewing their acquaintances and making new ones as fast as possible. The Stratford committees were wending in and out of the company, and were being congratulated on all sides on the splendid manner in which the Congress, exhibition, refreshments, excursions, &c., had been arranged and carried out. Little groups of men and women here and there began to make things lively by giving recitations, or singing songs, and the boat became full of boisterous mirth and fun. Concerts were going on in several parts of the steamer at one time. The Welshmen were distinguishing themselves by their musical songs and glees and gathering crowds around them wherever they went. The Scotchmen were there with their highland mirth and joviality. Lancashire was trying to outshine Yorkshire over some humorous story that the delegates thoroughly enjoyed, while there was quite an outburst of eloquence in the native tongue of many counties.

Among the passengers there were many curious characters. One of these was a representative of the proud Preston stores. He was a born humorist--



AVENUE IN BUSHWOOD.

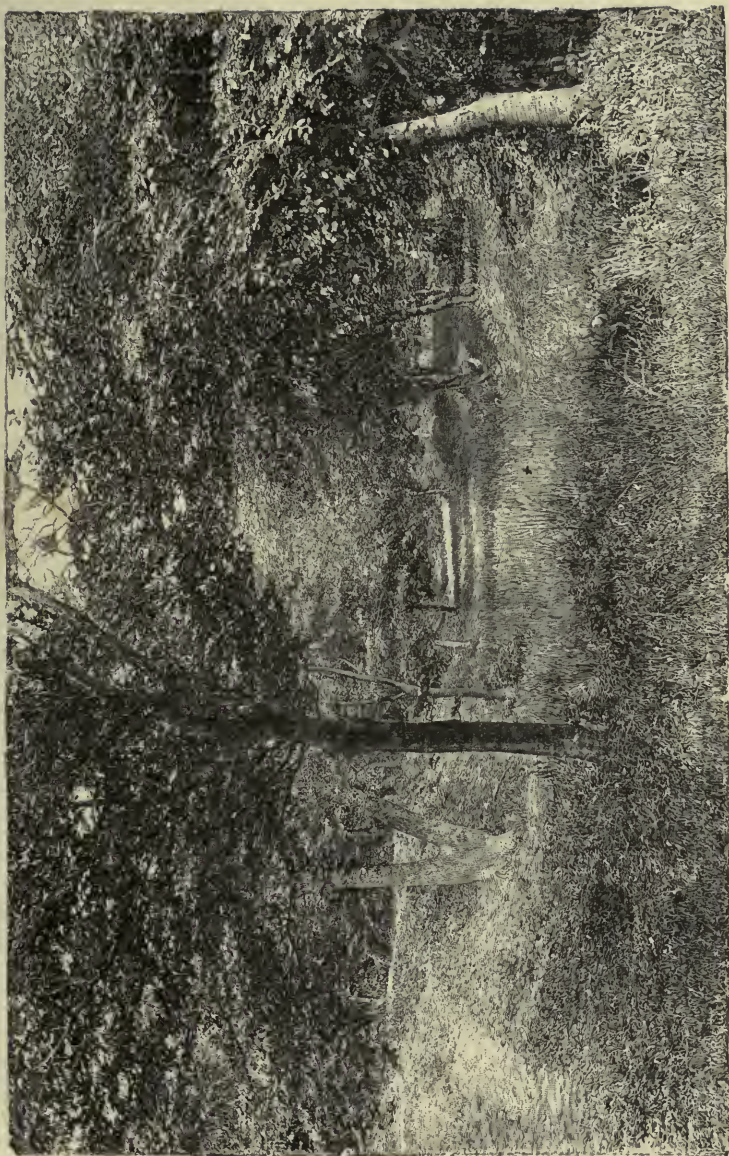






BEECHWOOD AT HIGH BEECH.





AMBRESBURY BANKS.





one of those to whom humour comes as a natural instinct—and he amused the delegates immensely. He gave recitations, made stump speeches, sang songs, and told funny stories, all of which kept his audience in one continuous roar of laughter. There were orations by Hayhurst, and other northern orators, in their own familiar brogue.

When Ramsgate was reached there was another surprise, for the Ramsgate Society had provided brakes for about 300 people, who were taken all round the town to see the sights, and with each conveyance a member of the Women's Guild acted as guide.

Just before the steamer started on the return journey, Mr. A. Deans mounted the bridge of the steamer, supported by the members of the Stratford committee. Mr. Deans made a speech pointing out that the reason why the Congress delegates had been taken to Ramsgate was because in that town there was a little struggling society, and it was thought that the presence of so many delegates would help to impress upon the townsfolk the fact that the society in their midst was allied to a great organisation. He introduced Mr. D. Fish, coxswain of the Ramsgate lifeboat, who had so ably pioneered the brakes round the town, and who had been connected with the society for many years. He was a hero in many ways, and had been instrumental in saving many lives, some fifty-three in all. On one occasion Fish and his crew stood off the Goodwin sands for two whole days and nights, in order to rescue some people from a sinking ship. Mr. Deans moved the best thanks of the delegates be given to the Ramsgate Society, which was seconded by Mr. King, of Stratford. Mr. Fish suitably replied, when ringing cheers were given in his honour. Cheers were raised for the harbour master, who was on the pier, and for the Women's Guild. On the return journey the fun rolled fast. There were singing parties everywhere. Noisy debates on temperance and other subjects occupied the fore of the steamer, while the Welshmen and others, headed by Deans, had a concert party in the stern. Before the Nore was reached, however, dark clouds hove in sight, and before the delegates could get below broke, and the rain came down in sweeping torrents on the deck. The deck was like a running stream, and many of the delegates had a good drenching. It soon cleared off, and in a short while the decks were cleared and the fun went on as before.

Tilbury was reached early, and many passengers journeyed to London by train. Others got ashore at Woolwich, while those that journeyed to Old Swan pier enjoyed a sight of the stream at night, and reached their destination at 9-40. It had been a most enjoyable day, and a fitting termination to what will become known as one, if not the most popular Congresses ever held.

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# RESOLUTIONS OF CONGRESS.

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## 1. Co-operative Farming. Page 315.

That the Central Board be requested to appoint a committee or commission to make inquiries and obtain evidence on the question of co-operative farming, with a view to help societies to solve the problem of profitable land culture. Further, that the sections and districts be requested to co-operate by appointing local committees of inquiry.

## 2. Agricultural Supply and Distribution. Page 316.

That this Congress notes with satisfaction the growth of co-operation amongst agriculturists, as evidenced by the numerous co-operative societies established during recent years for the purpose of supplying farmers and others with the machinery, implements, manures, seeds, &c., required in their business, and also for distributing their produce on a co-operative system. Believing it desirable that a close connection should be maintained between all branches of the co-operative movement in this country, the Congress pledges itself to assist in the development of co-operation in this direction by encouraging the Agricultural Organisation Society in its work, and by using its influence towards the establishment of mutual trading relations between the Co-operative Wholesale Societies and the agricultural societies.

## 3. Agricultural Small Holdings. Page 318.

That this Congress endorses the resolutions passed by previous Congresses in regard to "Small Holdings," and hereby authorises the United Board to prepare and submit to the societies a scheme for the establishment of a "Co-operative Landowning Society," with the object of buying land for the purpose of being *rented* in suitable plots to agricultural workers for cultivation by them and their families. Further, that the societies which already possess land suitable for cultivation be also urged to try the experiment of letting the same to "small holders" at fair and reasonable rents. In either case the allotted acreage to be sufficient to enable the worker to live by the result of his labour on the land, and not to use it as supplementary to other employment.

## 4. Small Savings or Penny Banks. Page 321.

That the Congress expresses its appreciation of the fact that 587 societies are shown in the report as having "Penny Banks," and that deposits to the amount of £995,818 are now invested in them. Realising the importance of giving the utmost facilities to the children of members to invest their small savings, the Congress urges upon all societies which have not yet established a "Penny Bank" department the desirability of doing so at the earliest opportunity.

## 5. The Registrar's Return. Page 324.

That this Congress desires once again to place on record its emphatic condemnation of the system of credit trading, which appears to be growing

in the movement, and calls upon all societies to use their utmost efforts to abolish the credit system and to substitute cash payments for all goods sold in their shops.

**6. International Congress at Budapest.** Page 325.

That the attention of all societies members of the Co-operative Union be called to the forthcoming Congress of the International Co-operative Alliance, which will be held at Budapest in September next, and that they be urged, wherever possible, to encourage the growth of International Co-operation by sending delegates to that Congress, either singly or by the grouping together of several societies.

**7. Free Trade.** Page 329.

That this Congress emphatically re-affirms the decision of the Doncaster Congress to resist any interference with the Free Trade policy of this country, and hereby authorises the Parliamentary Committee to take such steps as may be rendered necessary to oppose any efforts which may be made, either in or out of Parliament, towards the retrograde policy of Protection or Preference.

**8. Importation of Canadian Cattle.** Page 334.

That this Congress regrets that the Government have not seen their way to legislate for the removal of the restriction connected with the importation of live Canadian cattle into this country; and still further regrets the attitude taken up by the Board of Agriculture in its avowed intention to maintain the restriction, not on account of disease among the cattle, but to protect the breeders of this country against foreign supplies, even at the expense of the consumer, who has to suffer in consequence.

**9. Bills in Parliament.** Page 336.

That this Congress recommends the undermentioned Bills, now in Parliament, to the notice of all societies and to the members of such societies in their capacity as individual voters, and urges them to take such action as lies within their power to induce their respective Members of Parliament to vote in their favour, seeing that the whole of the bills mentioned would, if carried, be greatly to the advantage of the people, viz. :—

- (a) Land Taxation and Purchase Bill, Mr. J. W. Logan.
- (b) Land Values Taxation (Scotland), Mr. G. M'Crae.
- (c) Sale of Butter Bill, Hon. Ailwyn E. Fellowes.
- (d) False Statements Bill, the Attorney-General.
- (e) Workmen's Compensation Bill, Mr. R. Bell.
- (f) Trade Marks Bill, Mr. J. F. Moulton.
- (g) Canal Traffic Bill, Sir W. Holland.
- (h) Easement of Light, Mr. J. F. Moulton.

**10. Honorary Members.** Page 339.

That Messrs. Griffiths, Scotton, Smith, Bailey, Crooks, Rule, Beckett, Greenwood, Hardern, Watson, Wilberforce, Allan, Meldrum, Acland,

Carter, Greening, Hines, Holyoake, Pumphrey, and Young be appointed as honorary members of the Central Board for the ensuing year.

**11. Societies' Power to Borrow.** Page 339.

That, it having come to the knowledge of the Congress that many societies have exceeded the powers contained in their rules in regard to obtaining money on loan, the attention of all societies is called to the absolute necessity for a strict observance of the rules on the part of committees and officials in respect to this important matter, and that in no case should they accept money on loan in excess of the limit fixed in the rules and except on giving such legal security as is required.

**12. Balance Sheets and Accounts.** Page 340.

That in the opinion of this Congress there should be perfect confidence between the committees and members of co-operative societies in all matters of accounts. The committees being appointed by the members as trustees or managers to act on their behalf, should realise it as their bounden duty to submit clear and correct statements to the members in regard to the transactions and position of their society, whatever the results of their business may be, whether profitable or otherwise.

**13. Auditing Societies' Accounts.** Page 341.

That this Congress desires to impress upon societies the necessity for greater care to be exercised in the selection of auditors, and earnestly recommends that all societies should have their accounts audited (a) by persons who have obtained the "audit certificate" of the Co-operative Union, or (b) by public auditors appointed by the Treasury under the provisions of the Industrial and Provident Societies Act, or (c) in cases where such auditors are not available, by local auditors possessing the best qualifications for the position.

**14. Overlapping.** Page 343.

That this Congress condemns the practice of "overlapping" by co-operative societies as being inconsistent with the principles of co-operation, and calls upon all societies in districts where rivalry and overlapping exists to submit their differences to their sectional boards for arbitration, with a view to amalgamation of interests where found practicable, or otherwise solving the difficulties by having fixed boundaries.

**15. International Peace.** Page 344.

That this Congress of co-operators being firmly convinced of the benefits to be derived from international peace, and believing that it is possible to settle international disputes by means of arbitration, desires to record its satisfaction that an arbitration treaty has been recently made between this country and France, and to express a hope that this important step may be followed by a similar treaty to be entered into between Great Britain and the United States.



**16. Alteration of Rules.** Page 347.

Rule 26.—The following new paragraph is added, and numbered (9) :—  
 (9) "Ireland: The affairs of the Co-operative Union in Ireland shall be administered by an executive committee of seven members, appointed as hereinafter mentioned, acting under the supervision and control of the United Board, who shall also appoint a representative to act with and as part of the committee." The executive committee for Ireland shall be deemed to be a "sectional board" in all matters except as regards representation on the United Board and its various committees, but its members shall not be reckoned as members of the Central Board, nor shall they be entitled to attend the annual Congress, except as regards two of their number, to be appointed by the executive committee at its first meeting to be held after Congress in each year, who shall be deemed to be members of the Central Board for the year. The provisions of Rule 44 as regards payment of the Central Board shall apply to the members of the executive committee for Ireland.

Rule 27.—After the word "section," in line 3, the following words are added, viz. :—"and the members of the executive committee for Ireland."

Rule 34 (1).—Lines 5 and 6, the words "or any other section which may hereafter be added by Congress," are deleted.

Rule 34.—That the word "three," in line 3 of this rule is struck out, and the word "four" is substituted.

**17. Transferable Shares, Reserve Funds, and Depreciation.** Page 373.

That this Congress recommend to the serious consideration of societies the desirability for mutual preservation and protection by (1) the insertion of powers in their rules to suspend at the discretion of the committee the payment of all withdrawals, whether on notice or otherwise, whenever circumstances arise that make it imperative in the interests of all its members; (2) the review of their depreciations to see if they are adequate to meet all future exigencies; (3) the creation of adequate reserve funds to provide for all special and general adverse contingencies.

**18. Co-operative Education.** Page 386.

That in the opinion of this Congress the report of the Education Committee of the Central Board offers excellent opportunities to societies of doing education work which, rapidly becoming more and more necessary, shall be of real value to the movement. Further, this Congress earnestly recommends societies to concentrate their efforts on the formation of co-operative character and opinion rather than to carry on work or any portion of work which is more correctly the work of the local or municipal authorities.

**19. Appointment of Auditors.** Page 395.

That Messrs. W. Swallow and T. Wood be appointed as auditors of the accounts of the Co-operative Union for the following twelve months.

**20. Place of Next Congress.** Page 395.

That the next Congress be held at Paisley in Whit-week, 1905.

# RESOLUTIONS OF THE CENTRAL BOARD

AT ITS MEETING BEFORE CONGRESS, SATURDAY, MAY 21ST, 1904.

## 1. Resolution from United Board.

The following resolution, which had been passed by the United Board was submitted, and unanimously agreed to, viz. :—

That no resolution from any committee of the Central Board be brought before the Annual Congress unless it has previously been submitted to the Central Board for its approval or otherwise:

## 2. Representation of District Associations at Congress.

That in future the representative of a district association at Congress must either be a member of its executive or otherwise have been appointed by one of the district conferences.

## 3. Delegates' Appointment Form.

That the action of the General Secretary in inserting in the delegates' credential form a column asking for the *share number* of each person be approved, and that the column be again put on the delegates' form, and that a similar form be used in future.

## 4. Grants to Women's Guilds.

That the sum of £200 be granted to the English and £50 to the Scottish Women's Guilds respectively.

## 5. Honorary Members.

It was decided to recommend Congress to add the names of Messrs. E. O. Greening and W. T. Carter to the list of honorary members.

## 6. Training Centres for Managers.

That we agree to the recommendation of the Office Committee that the Committee on Education should have full control of the training centres for managers, on the ground that it is advisable that all educational matters connected with the Union should be under the supervision of one authority.

## 7. Report to Congress.

The report of the Central Board to Congress was then considered paragraph by paragraph, and various resolutions bearing on matters contained in the report were agreed to. Arising out of the report, the following additional resolutions were passed, viz :—

(a) Glasgow Offices. That the recommendation of the Office Committee in regard to this matter be adopted.

(b) Dangers to the movement. That the Office Committee be requested to take immediate action to lessen the evils referred to

in clause 35, paragraphs (a), (b), and (c) of the report of the Central Board, and submit a policy of action for the guidance of the sectional boards.

AT ITS MEETING DURING CONGRESS, TUESDAY, MAY 24TH, 1904.

### 1. Office Committee.

Resolved—

- (a) That the Office Committee for the ensuing year consist of one member from each section, except the North-Western Section, which shall appoint two members.
- (b) That the appointments be made by the various sections at their first meeting after Congress.
- (c) That the Office Committee be elected from those who are appointed to attend the meetings of the United Board during the year.
- (d) That the committee meet quarterly, and that the meetings be arranged so as to come in the intervals between the meetings of the United Board.
- (e) That the Office Committee appoint an executive which shall also act as the Finance Committee of the United Board, and that monthly meetings be held for the purpose of checking the accounts of the various sections.

### 2. Committee on Production.

Resolved—

That the various sectional boards be requested to appoint their representatives on this committee at their first meeting.

### 3. Committee on Education.

Resolved—

That the sectional boards be requested to appoint the number of representatives which they are entitled to send to this committee, also that the various educational associations be allowed to send representatives to act on the committee, together with one representative from the Women's Guild.

### 4. International and Foreign Inquiry Committee.

Resolved—

- (a) That the constitution of this committee be extended, so as to allow of representatives being appointed from each section, i.e., one from each sectional board, with the exception of the North-Western, which shall have two.
- (b) That the following gentlemen compose this committee for the following twelve months, viz. :—  
 Midland Section ..... Mr. D. M'Innes.  
 Northern Section..... Mr. F. A. Ciappessoni.

|                             |                                      |
|-----------------------------|--------------------------------------|
| North-Western Section ..... | Messrs. E. Booth and<br>T. Redfearn. |
| Scottish Section .....      | Mr. J. Deans.                        |
| Southern Section .....      | Mr. H. Vivian.                       |
| South-Western Section ..... | Mr. R. R. Pryme.                     |
| Western Section .....       | Mr. R. Warne.                        |

#### 5. Exhibitions Committee.

Resolved—

That the representatives of the Union on this committee be appointed by the United Board, and that in the meantime the present members continue to act.

#### 6. Joint Propaganda Committee.

Resolved—

That the Midland Sectional Board appoint one representative on this committee, and the North-Western two.

#### 7. Trades Union Congress.

Resolved—

That the North-Western Sectional Board be authorised to appoint two representatives to attend the Trades Union Congress, to be held in September, as representing the Union.

#### 8. National Union of Teachers.

Resolved—

That we send two representatives to the next annual conference of the National Union of Teachers, to be held during Easter Week, 1905, and that the Educational Committee appoint one, and the section in which the conference is to be held the other.

#### 9. Resolution re "Co-operative Farming."

The following resolution, which had been passed by Congress, was submitted for consideration, viz. :—

That the Central Board be requested to appoint a committee or commission to make inquiries and obtain evidence on the question of "Co-operative Farming," with a view to help societies to solve the problem of profitable land culture. Further, that the sections and districts be requested to co-operate by appointing local committees of inquiry.

Resolved—

That this matter be referred to the Productive Committee, with power to call in experts to go into the question thoroughly.





STATISTICS

OF

Societies' Trade, &c.,

FOR THE

.. YEAR 1903. ..



# Statistics of Societies' Trade

## IRELAND.

### RETURN OF TRADE, &c., of Distributive

*a* These particulars are taken from our last year's return. *b* These particulars are taken  
this office or to

| NAME OF SOCIETY.         | No. of Mem- bers. | LIABILITIES.   |   |                 | ASSETS.   |                          |                   |                          |                                 |
|--------------------------|-------------------|----------------|---|-----------------|---|--------------------------|-------------------|--------------------------|---------------------------------|
|                          |                   | Share Capital. | Loans, includ- ing any Over- draft from Bank. | Re- serve Fund. | Value of Land, Bldgs, Machin- ery, and Fixed Stock. | Value of Stock in Trade. | Investments.      |                          | Owing to the Society for Goods. |
|                          |                   |                |   |                 |   |                          | House Prop- erty. | All other Invest- ments. |                                 |
| IRELAND.                 |                   | £              | £   | £               | £   | £                        | £                 | £                        | £                               |
| Armagh.....              | 327               | 1896           | ..  | 120             | 745   | 403                      | ..                | 829                      | 150                             |
| *Banbridge.....          | ..                | ..             | ..  | ..              | ..  | ..                       | ..                | ..                       | 2                               |
| cBallinagleragh.....     | ..                | ..             | ..  | ..              | ..  | ..                       | ..                | ..                       | 3                               |
| bBallinamona.....        | 45                | 47             | 809   | ..              | 45  | 446                      | ..                | 977                      | 4                               |
| Belfast.....             | 1650              | 4761           | 607   | 319             | 3172  | 4781                     | ..                | 1199                     | 858                             |
| Charlesfort.....         | 30                | 73             | ..  | ..              | 27  | 74                       | ..                | ..                       | 6                               |
| bCoalisland.....         | 121               | 179            | 274   | ..              | 49  | 234                      | ..                | 152                      | 7                               |
| Doneraile.....           | 90                | 223            | 58  | ..              | 70  | 198                      | ..                | 40                       | 408                             |
| *Dublin.....             | ..                | ..             | ..  | ..              | ..  | ..                       | ..                | ..                       | 9                               |
| bDunsany.....            | 189               | 814            | 1068  | ..              | 216   | 952                      | ..                | 1261                     | 10                              |
| bGreenore.....           | 68                | 443            | 164   | ..              | 1   | 563                      | ..                | 857                      | 11                              |
| Inchicore.....           | 211               | 1765           | ..  | 38              | 892   | 982                      | ..                | 1                        | 89                              |
| Keady.....               | 96                | 296            | ..  | ..              | 81  | 216                      | ..                | 10                       | 107                             |
| *Larne.....              | ..                | ..             | ..  | ..              | ..  | ..                       | ..                | ..                       | 14                              |
| Lisburn.....             | 388               | 2687           | 63  | ..              | 60  | 645                      | ..                | 1491                     | 756                             |
| Londonderry.....         | 818               | 5804           | 9636  | 430             | 2629  | 3611                     | 6539              | 1991                     | 1099                            |
| Lucan.....               | 82                | 96             | ..  | 10              | 22  | 166                      | ..                | 36                       | 17                              |
| bLurgan.....             | 148               | 415            | 574   | ..              | 751   | 242                      | ..                | ..                       | 18                              |
| Portadown.....           | 245               | 1422           | 369   | 22              | 605   | 992                      | ..                | 607                      | 293                             |
| bShamrock.....           | 170               | 193            | 403   | ..              | ..  | 170                      | ..                | 461                      | 20                              |
| bSuffolk.....            | 91                | 178            | ..  | ..              | ..  | 127                      | ..                | 144                      | 21                              |
| Summerhill.....          | 204               | 603            | 411   | 518             | 40  | 1476                     | ..                | 96                       | 423                             |
|                          | 4913              | 21840          | 14436   | 1457            | 9405  | 16278                    | 6539              | 10032                    | 4183                            |
| Productive Societies:—   |                   |                |   |                 |   |                          |                   |                          |                                 |
| bBelfast Tailors.....    | 207               | 260            | 642   | ..              | 108   | 260                      | ..                | 524                      | 23                              |
| Sligo Manufacturing..... | 220               | 2246           | 1345  | ..              | 1117  | 1377                     | ..                | ..                       | 1968                            |
| Total.....               | 5340              | 24346          | 16423   | 1457            | 10630   | 17915                    | 6539              | 10556                    | 5551                            |

\* Not commenced business at end of 1903.

# for the Year 1903.

## Co-operative Societies in IRELAND, for 1903.

from the Registrar's Return for 1902. *c* These societies have not made a return either to the Registrar.

|    | No of<br>Employees on<br>Dec. 31st. |                  | EXPENSES.                 |                    | Interest<br>on<br>Share<br>Capital. | Sales<br>during the<br>Year. | PROFIT.        |   |  |                        |                                    |                                   |    |
|----|-------------------------------------|------------------|---------------------------|--------------------|-------------------------------------|------------------------------|----------------|---|--|------------------------|------------------------------------|-----------------------------------|----|
|    | Distri-<br>butive.                  | Pro-<br>ductive. | Salaries<br>and<br>Wages. | Depre-<br>ciation. |                                     |                              | Net<br>Profit. | Ave-<br>rage<br>Divid-<br>end<br>per £. | Am't<br>Paid as<br>Bonus<br>on<br>Wages. | Subscriptions.         |                                    |                                   |    |
|    |                                     |                  |                           |                    |                                     |                              |                |   |  | Co-operative<br>Union. | Educa-<br>tional<br>Pur-<br>poses. | Chari-<br>table<br>Pur-<br>poses. |    |
|    |                                     |                  | £                         | £                  | £                                   | £                            | £              | £                                       | £  | s.                     | d.                                 | £                                 | £  |
| 1  | 6                                   | ..               | 264                       | 75                 | 55                                  | 8030                         | 624            | 1 4                                     | ..                                       | 2 10                   | 0                                  | 4                                 | .. |
| 2  | ..                                  | ..               | ..                        | ..                 | ..                                  | ..                           | ..             | ..                                      | ..                                       | ..                     | ..                                 | ..                                | .. |
| 3  | ..                                  | ..               | ..                        | ..                 | ..                                  | ..                           | ..             | ..                                      | ..                                       | ..                     | ..                                 | ..                                | .. |
| 4  | ..                                  | ..               | ..                        | ..                 | ..                                  | 5628                         | 184            | ..                                      | ..                                       | ..                     | ..                                 | ..                                | .. |
| 5  | 55                                  | ..               | 2043                      | 217                | 142                                 | 40157                        | 2904           | 1 5½                                    | 109                                      | 8 16                   | 6                                  | 66                                | .. |
| 6  | 2                                   | ..               | 42                        | ..                 | ..                                  | 732                          | 13             | ..                                      | ..                                       | ..                     | ..                                 | ..                                | .. |
| 7  | ..                                  | ..               | ..                        | ..                 | ..                                  | 1777                         | 8              | ..                                      | ..                                       | ..                     | ..                                 | ..                                | .. |
| 8  | 3                                   | 1                | 191                       | 7                  | ..                                  | 1491                         | ..             | ..                                      | ..                                       | ..                     | ..                                 | ..                                | .. |
| 9  | ..                                  | ..               | ..                        | ..                 | ..                                  | ..                           | ..             | ..                                      | ..                                       | ..                     | ..                                 | ..                                | .. |
| 10 | ..                                  | ..               | ..                        | ..                 | ..                                  | 5719                         | 175            | ..                                      | ..                                       | 1 11                   | 3                                  | ..                                | .. |
| 11 | ..                                  | ..               | ..                        | ..                 | ..                                  | 3768                         | 543            | ..                                      | ..                                       | 0 11                   | 4                                  | ..                                | .. |
| 12 | 10                                  | ..               | 591                       | 15                 | 83                                  | 12459                        | 1143           | 1 10½                                   | ..                                       | 1 13                   | 6                                  | ..                                | .. |
| 13 | 3                                   | ..               | 61                        | 10                 | 9                                   | †1801                        | 76             | 1 0                                     | 3  | ..                     | ..                                 | ..                                | .. |
| 14 | ..                                  | ..               | ..                        | ..                 | ..                                  | ..                           | ..             | ..                                      | ..                                       | ..                     | ..                                 | ..                                | .. |
| 15 | 9                                   | ..               | 508                       | 170                | 95                                  | 11954                        | 826            | 1 5½                                    | ..                                       | 3 3                    | 4                                  | ..                                | .. |
| 16 | 20                                  | 3                | 1102                      | 146                | 210                                 | 21973                        | 1919           | 1 8½                                    | 33                                       | 6 1                    | 8                                  | 50                                | 17 |
| 17 | 3                                   | ..               | 103                       | 5                  | 3                                   | 1876                         | 61             | 0 9                                     | ..                                       | 0 13                   | 8                                  | ..                                | .. |
| 18 | ..                                  | ..               | ..                        | ..                 | ..                                  | 3232                         | 85             | ..                                      | ..                                       | ..                     | ..                                 | ..                                | .. |
| 19 | 6                                   | ..               | 262                       | 46                 | 67                                  | 6120                         | 347            | 1 0                                     | 7  | 1 19                   | 0                                  | 6                                 | 1  |
| 20 | ..                                  | ..               | ..                        | ..                 | ..                                  | 4629                         | 618            | ..                                      | ..                                       | ..                     | ..                                 | ..                                | .. |
| 21 | ..                                  | ..               | ..                        | ..                 | ..                                  | 3489                         | 352            | ..                                      | ..                                       | ..                     | ..                                 | ..                                | .. |
| 22 | 6                                   | ..               | 212                       | 8                  | 30                                  | 4800                         | 145            | 1 0                                     | ..                                       | ..                     | ..                                 | ..                                | .. |
|    |                                     |                  |                           |                    |                                     |                              |                |   |  |                        |                                    |                                   |    |
|    | 123                                 | 4                | 5379                      | 699                | 694                                 | 139685                       | 10023          | ..                                      | 152                                      | 27 0 3                 |                                    | 126                               | 18 |
|    |                                     |                  |                           |                    |                                     |                              |                |   |  |                        |                                    |                                   |    |
| 23 | ..                                  | ..               | ..                        | ..                 | ..                                  | 1820                         | ..             | ..                                      | ..                                       | ..                     | ..                                 | ..                                | .. |
| 24 | ..                                  | 55               | 947                       | 87                 | ..                                  | 3956                         | ..             | ..                                      | ..                                       | ..                     | ..                                 | ..                                | .. |
|    |                                     |                  |                           |                    |                                     |                              |                |   |  |                        |                                    |                                   |    |
|    | 123                                 | 59               | 6326                      | 786                | 694                                 | 145411                       | 10023          | ..                                      | 152                                      | 27 0 3                 |                                    | 126                               | 18 |

† Nine months' trading only.

## MIDLAND

RETURN OF TRADE, &c., of Co-operative Societies in the Counties of  
RUTLAND, SALOP, STAFFORD, WARWICK, and Part of WORCESTER,

*a* These particulars are taken from our last year's return. *b* These particulars are taken  
this office or to

| NAME OF SOCIETY.  | No. of<br>Mem-<br>bers. | LIABILITIES.      |   |                       | ASSETS.   |                                   |                         |                                   |   |
|---|-------------------------|-------------------|---|-----------------------|---|-----------------------------------|-------------------------|-----------------------------------|---|
|   |                         | Share<br>Capital. | Loans,<br>includ-<br>ing any<br>Over-<br>draft<br>from<br>Bank. | Re-<br>serve<br>Fund. | Value of<br>Land,<br>Buildings,<br>Machin-<br>ery, and<br>Fixed<br>Stock. | Value of<br>Stock<br>in<br>Trade. | Investments.            |                                   | Owing<br>to the<br>Society<br>for<br>Goods. |
|   |                         |                   |   |                       |   |                                   | House<br>Prop-<br>erty. | All<br>other<br>Invest-<br>ments. |   |
| <b>No. 1—NORTHAMPTON &amp; EARLS<br/>BARTON DISTRICT—</b> |                         | £                 | £   | £                     | £   | £                                 | £                       | £                                 | £   |
| Blakesley .....   | 58                      | 135               | ..  | ..                    | 21  | 145                               | ..                      | 60                                | 1   |
| Braefield .....   | 250                     | 3014              | 318   | 668                   | 237   | 506                               | 998                     | 2442                              | 68  |
| Brington .....  | 93                      | 249               | ..  | 80                    | 36  | 200                               | ..                      | 197                               | 33  |
| Brixworth .....   | 258                     | 1535              | ..  | 150                   | 926   | 486                               | ..                      | ..                                | 4   |
| Cogenhoe Self-Help .....                                  | 101                     | 423               | ..  | 13                    | 35  | 204                               | ..                      | 222                               | 24  |
| Daventry .....  | 760                     | 8969              | 2627  | 202                   | 6652  | 2940                              | 1112                    | 876                               | 12  |
| Denton .....  | 65                      | 327               | ..  | 86                    | 115   | 133                               | ..                      | 240                               | 7   |
| Earls Barton .....  | 684                     | 10395             | 704   | 589                   | 5084  | 2446                              | 2642                    | 2477                              | 3   |
| <i>b</i> East Haddon .....                                | 58                      | 169               | ..  | ..                    | ..  | 218                               | ..                      | 183                               | 9   |
| Ecton .....   | 98                      | 329               | ..  | 116                   | ..  | 265                               | ..                      | 294                               | 26  |
| Hackleton .....   | 142                     | 1507              | ..  | 211                   | 53  | 909                               | 890                     | 642                               | 11  |
| Harleston .....   | 136                     | 393               | 31  | 50                    | 79  | 234                               | ..                      | 323                               | 4   |
| Harpole .....   | 500                     | 4749              | 3848  | 422                   | 508   | 1923                              | 3450                    | 545                               | 12  |
| <i>b</i> Hazelbeach .....                                 | 17                      | 23                | ..  | ..                    | 2   | 38                                | ..                      | 3                                 | 14  |
| Long Buckby .....   | 610                     | 6910              | 328   | 375                   | 4131  | 1900                              | 3129                    | 2263                              | 15  |
| Moulton .....   | 251                     | 1995              | ..  | 800                   | 864   | 694                               | 400                     | 1549                              | 16  |
| Northampton .....   | 1806                    | 5609              | 5248  | 1296                  | 6668  | 4481                              | 1851                    | 895                               | 17  |
| Pitsford .....  | 69                      | 338               | ..  | 37                    | 50  | 179                               | ..                      | 201                               | 18  |
| Roads .....   | 14                      | 29                | ..  | ..                    | ..  | 14                                | ..                      | ..                                | 19  |
| West Haddon .....   | 138                     | 934               | ..  | 138                   | 470   | 336                               | ..                      | 355                               | 20  |
| Wootton .....   | 84                      | 270               | ..  | ..                    | 23  | 190                               | ..                      | 152                               | 10  |
| Yardley Hastings .....                                    | 228                     | 1545              | 180   | 200                   | 500   | 387                               | 200                     | 508                               | 22  |
|   | 6420                    | 49247             | 13284   | 5373                  | 26454   | 18618                             | 14612                   | 14427                             | 562   |
| Productive Society:<br>Long Buckby Boot & Shoe            | 114                     | 306               | 100   | 17                    | 48  | 264                               | ..                      | 49                                | 23  |
| <b>Total .....</b>  | <b>6534</b>             | <b>49553</b>      | <b>13384</b>  | <b>5390</b>           | <b>26502</b>  | <b>18882</b>                      | <b>14612</b>            | <b>14476</b>                      | <b>1014</b>                                 |
| <b>No. 2—WELLINGBOROUGH AND<br/>KETTERING DISTRICT—</b>   |                         |                   |   |                       |   |                                   |                         |                                   |   |
| <i>b</i> Bozeat .....                                     | 77                      | 223               | 2046  | ..                    | 1000  | 484                               | ..                      | 818                               | 1   |
| Barton Latimer .....                                      | 381                     | 4413              | 6361  | 397                   | 2411  | 1978                              | 7012                    | 499                               | 27  |
| Desboro' .....  | 858                     | 21083             | 22384   | 492                   | 21023   | 6995                              | 14965                   | 3065                              | 17  |
| Finodon .....   | 725                     | 7974              | 757   | 1110                  | 8870  | 1622                              | 3955                    | 1428                              | 81  |
| Higham Ferrers .....                                      | 320                     | 2469              | 527   | 195                   | 1640  | 1291                              | ..                      | 553                               | 5   |
| Irchester .....   | 285                     | 3908              | 318   | 133                   | 500   | 1070                              | 1500                    | 622                               | 6   |
| Irthlingboro' .....                                       | 524                     | 2405              | 2962  | 69                    | 3531  | 2426                              | 1407                    | 496                               | 156   |
| Kettering .....   | 6450                    | 98075             | 4663  | 2975                  | 35550   | 14252                             | 44737                   | 21394                             | 8   |
| Market Harboro' .....                                     | 904                     | 3485              | 2727  | 228                   | 4488  | 2992                              | ..                      | 706                               | 75  |
| Raunds Distributive .....                                 | 890                     | 6578              | 3166  | 506                   | 6098  | 4661                              | 2501                    | 710                               | 63  |
| Ringstead Distributive .....                              | 133                     | 522               | 144   | 54                    | 908   | 923                               | ..                      | 211                               | 31  |
| Rothwell .....  | 640                     | 9565              | 2517  | 403                   | 8040  | 2222                              | 6289                    | 3399                              | 159   |
| Rushden .....   | 1482                    | 7765              | 4009  | 518                   | 8389  | 3319                              | 1894                    | 1256                              | 13  |
| Thrapston .....   | 215                     | 1081              | 585   | 33                    | 1125  | 658                               | ..                      | ..                                | 14  |



## SECTION.

CAMBRIDGE, DERBY, LEICESTER, LINCOLN, NORTHAMPTON, NOTTINGHAM,  
for 1903, arranged in their respective Conference Districts.

from the Registrar's Returns for 1902. c These societies have not made a return either to  
the Registrar.

| No of<br>Employees on<br>Dec. 31st. |                  |                           | EXPENSES.          |                |   | Interest<br>on<br>Share<br>Capital. | Sales<br>during the<br>Year. | PROFIT.                                  |                        |                                    |                                   |       |     |     |
|-------------------------------------|------------------|---------------------------|--------------------|----------------|---|-------------------------------------|------------------------------|--|------------------------|------------------------------------|-----------------------------------|-------|-----|-----|
| Distributive.                       | Pro-<br>ductive. | Salaries<br>and<br>Wages. | Depre-<br>ciation. | Net<br>Profit. | Aver-<br>age<br>Divi-<br>dend<br>per £. |                                     |                              | Am't<br>Paid as<br>Bonus<br>on<br>Wages. | Subscriptions.         |                                    |                                   |       |     |     |
|                                     |                  |                           |                    |                |   |                                     |                              |  | Co-operative<br>Union. | Educa-<br>tional<br>Pur-<br>poses. | Chari-<br>table<br>Pur-<br>poses. |       |     |     |
|                                     |                  |                           | £                  | £              | £                                       | £                                   | £                            | s. d.                                    | £                      | £                                  | s. d.                             | £     | £   |     |
| 1                                   | 1                | ..                        | 91                 | ..             | 9                                       | 1014                                | 9                            | 0 6                                      | ..                     | 0                                  | 10 0                              | ..    | ..  |     |
| 2                                   | 2                | 1                         | 144                | ..             | 97                                      | 5317                                | 842                          | 3 0                                      | ..                     | ..                                 | ..                                | ..    | 3   |     |
| 3                                   | 1                | 2                         | 115                | 3              | 9                                       | 1285                                | 216                          | 2 9                                      | ..                     | ..                                 | ..                                | ..    | ..  |     |
| 4                                   | 2                | ..                        | 199                | ..             | 68                                      | 5427                                | 691                          | 2 11                                     | ..                     | ..                                 | ..                                | ..    | 2   |     |
| 5                                   | 1                | ..                        | 60                 | 9              | 13                                      | 1247                                | 107                          | 1 9½                                     | ..                     | ..                                 | ..                                | ..    | ..  |     |
| 6                                   | 14               | 4                         | 890                | 81             | 328                                     | 15127                               | 1783                         | 2 0                                      | ..                     | 6                                  | 5 0                               | 14    | 18  |     |
| 7                                   | 1                | ..                        | 72                 | ..             | 14                                      | 1451                                | 144                          | 2 5½                                     | ..                     | 0                                  | 11 2                              | ..    | ..  |     |
| 8                                   | 9                | 4                         | 614                | 255            | 464                                     | 15781                               | 1812                         | 2 6                                      | ..                     | 5                                  | 18 11                             | 20    | 20  |     |
| 9                                   | ..               | ..                        | ..                 | ..             | ..                                      | 1181                                | 74                           | ..                                       | ..                     | ..                                 | ..                                | ..    | ..  |     |
| 10                                  | 1                | 1                         | 60                 | ..             | 14                                      | 1876                                | 224                          | 2 10                                     | ..                     | ..                                 | ..                                | ..    | ..  |     |
| 11                                  | 1                | 1                         | 73                 | ..             | 60                                      | 2117                                | 368                          | 3 3                                      | ..                     | ..                                 | ..                                | ..    | 1   |     |
| 12                                  | 3                | ..                        | 208                | 12             | 17                                      | 2784                                | 342                          | 4 1½                                     | ..                     | 1                                  | 1 10                              | ..    | ..  |     |
| 13                                  | 12               | 6                         | 675                | 103            | 183                                     | 13525                               | 1100                         | 1 9                                      | ..                     | 4                                  | 0 0                               | ..    | 5   |     |
| 14                                  | ..               | ..                        | ..                 | ..             | ..                                      | 481                                 | 24                           | ..                                       | ..                     | ..                                 | ..                                | ..    | ..  |     |
| 15                                  | 12               | 3                         | 716                | 146            | 209                                     | 16554                               | 2056                         | 2 3                                      | ..                     | 5                                  | 0 0                               | 15    | 37  |     |
| 16                                  | 2                | 2                         | 144                | ..             | 95                                      | 5254                                | 626                          | 2 6                                      | ..                     | 1                                  | 18 6                              | 4     | 2   |     |
| 17                                  | 30               | 9                         | 1316               | 275            | 158                                     | 28623                               | 2712                         | 1 8                                      | ..                     | 8                                  | 6 8                               | 75    | 3   |     |
| 18                                  | 2                | ..                        | 83                 | 1              | 16                                      | 1154                                | 140                          | 2 2                                      | ..                     | 0                                  | 11 6                              | ..    | 1   |     |
| 19                                  | ..               | ..                        | 13                 | ..             | ..                                      | 114                                 | ..                           | ..                                       | ..                     | ..                                 | ..                                | ..    | ..  |     |
| 20                                  | 1                | ..                        | 115                | ..             | 45                                      | 1940                                | 198                          | 2 4                                      | ..                     | 1                                  | 2 10                              | ..    | 3   |     |
| 21                                  | 1                | ..                        | 58                 | 2              | 15                                      | 618                                 | 83                           | 0 6                                      | ..                     | 0                                  | 14 8                              | ..    | ..  |     |
| 22                                  | 3                | ..                        | 155                | 10             | 74                                      | 5029                                | 546                          | 2 2½                                     | ..                     | 1                                  | 16 0                              | 2     | 1   |     |
| 23                                  | 99               | 33                        | 5741               | 897            | 1888                                    | 127849                              | 14047                        | ..                                       | ..                     | 37                                 | 17 1                              | 130   | 99  |     |
|                                     | ..               | 15                        | 906                | 6              | 12                                      | 1997                                | 56                           | ..                                       | 8                      | 0                                  | 17 10                             | 1     | 1   |     |
|                                     | 99               | 48                        | 6647               | 903            | 1900                                    | 129846                              | 14103                        | ..                                       | 8                      | 38                                 | 14 11                             | 131   | 100 |     |
| 14                                  | 1                | ..                        | ..                 | ..             | ..                                      | 3657                                | 194                          | ..                                       | ..                     | 0                                  | 13 8                              | ..    | ..  |     |
|                                     | 2                | 9                         | 461                | 81             | 156                                     | 10955                               | 1245                         | 2 1                                      | ..                     | 2                                  | 17 2                              | 10    | 8   |     |
|                                     | 3                | 12                        | 1331               | 204            | 818                                     | 20242                               | 2910                         | 2 4                                      | ..                     | 6                                  | 13 4                              | 20    | 20  |     |
|                                     | 4                | 12                        | 3                  | 786            | 65                                      | 328                                 | 19915                        | 2020                                     | 2 6                    | ..                                 | 6                                 | 0 2   | 7   | 7   |
|                                     | 5                | 5                         | 2                  | 318            | 50                                      | 117                                 | 6541                         | 762                                      | 2 0                    | ..                                 | 2                                 | 10 0  | 8   | 5   |
|                                     | 6                | 6                         | 2                  | 516            | 112                                     | 118                                 | 11588                        | 1432                                     | 2 6                    | ..                                 | 2                                 | 6 8   | 16  | 2   |
|                                     | 7                | 11                        | 3                  | 781            | 117                                     | 107                                 | 15390                        | 1372                                     | 2 0                    | ..                                 | 4                                 | 5 4   | 7   | 9   |
|                                     | 8                | 94                        | 18                 | 6799           | 1222                                    | 3564                                | 129433                       | 18520                                    | 2 3                    | ..                                 | 16                                | 16 0  | 140 | 176 |
|                                     | 9                | 21                        | 3                  | 1065           | 151                                     | 136                                 | 16274                        | 1327                                     | 1 7                    | ..                                 | 7                                 | 8 8   | 12  | 5   |
|                                     | 10               | 18                        | 4                  | 1448           | 382                                     | 295                                 | 23391                        | 2474                                     | 2 3                    | ..                                 | 6                                 | 15 0  | 37  | 18  |
|                                     | 11               | 2                         | 1                  | 174            | 3                                       | 22                                  | 2334                         | 189                                      | 2 0                    | ..                                 | 1                                 | 2 4   | ..  | 1   |
|                                     | 12               | 8                         | 2                  | 727            | 158                                     | 379                                 | 16438                        | 2203                                     | 2 0                    | ..                                 | ..                                | ..    | 6   | 5   |
|                                     | 13               | 31                        | 5                  | 1543           | 588                                     | 326                                 | 31225                        | 3666                                     | 2 0                    | ..                                 | 10                                | 18 10 | 40  | 46  |
|                                     | 14               | 6                         | 2                  | 120            | 60                                      | 44                                  | 3684                         | 345                                      | 1 9                    | ..                                 | 1                                 | 7 6   | 5   | ..  |

| NAME OF SOCIETY.                                  | No. of Members. | LIABILITIES.   |  |               |   | ASSETS.                  |              |                                 |              |
|---|-----------------|----------------|--|---------------|---|--------------------------|--------------|---------------------------------|--------------|
|   |                 | Share Capital. | Loans, including any Over-draft from Bank. | Reserve Fund. | Value of Land, Bldings, Machinery, and Fixed Stock. | Value of Stock in Trade. | Investments. | Owing to the Society for Goods. |              |
|   |                 | £              | £  | £             | £   | £                        | £            | £                               | £            |
| <b>WELLINGBOROUGH AND KETTERING DISTRICT—Con.</b> |                 |                |  |               |   |                          |              |                                 |              |
| Walgrave Industrial .....                         | 138             | 607            | ..   | 99            | 620   | 480                      | ..           | ..                              | 15           |
| Welford (N'thamptonshire) ..                      | 25              | 74             | ..   | 5             | ..  | 38                       | ..           | 37                              | 16           |
| Wellingboro' Midland .....                        | 2414            | 19002          | 11012                                      | 685           | 16155   | 7412                     | 2350         | 6791                            | 1830         |
| Wollaston .....                                   | 542             | 9869           | 980  | 296           | 1800  | 1830                     | 6078         | 2245                            | 18           |
| Woodford .....                                    | 106             | 766            | 243  | 40            | 728   | 315                      | ..           | 107                             | 19           |
|   | 17109           | 199864         | 65201                                      | 8238          | 117276  | 53768                    | 92688        | 44217                           | 2430         |
| <b>Productive Societies:—</b>                     |                 |                |  |               |   |                          |              |                                 |              |
| bBroughton Boot and Shoe ..                       | 10              | 58             | ..   | ..            | ..  | 10                       | ..           | ..                              | 20           |
| Desboro' Boot and Shoe ..                         | 254             | 3634           | 1857                                       | 461           | 1410  | 5701                     | ..           | 125                             | 1140         |
| „ Corset Manufactg ..                             | 39              | 1100           | 107  | 271           | 668   | 3161                     | ..           | ..                              | 695          |
| Finedon Boot and Shoe ..                          | 33              | 5483           | 87   | 701           | 555   | 1767                     | ..           | 2517                            | 2030         |
| Higham Ferrers Boot & Shoe ..                     | 96              | 1197           | 289  | 316           | 422   | 1170                     | ..           | 175                             | 655          |
| Kettering Boot and Shoe ..                        | 712             | 8221           | 5930                                       | 1989          | 5903  | 7240                     | ..           | 2409                            | 3254         |
| „ Builders .....                                  | 189             | 2280           | 4387                                       | 536           | 5052  | 1919                     | ..           | 25                              | 3581         |
| „ Clothing .....                                  | 833             | 11799          | 9086                                       | 2054          | 10786   | 16886                    | ..           | 96                              | 1835         |
| „ Corset Manufacturers ..                         | 332             | 5182           | 2400                                       | 417           | 4091  | 3980                     | ..           | 77                              | 1139         |
| „ Union Boot & Shoe ..                            | 297             | 3330           | 1203                                       | 550           | 3319  | 1819                     | ..           | 10                              | 1930         |
| Northamptonshire Productive (Wollaston) .....     | 182             | 2606           | 1486                                       | 584           | 361   | 2685                     | ..           | 1576                            | 1789         |
| Raunds Productive .....                           | 38              | 4344           | 1181                                       | 53            | 2059  | 3801                     | ..           | ..                              | 396          |
| Ringstead Unity .....                             | 27              | 1242           | ..   | 150           | 63  | 1177                     | ..           | ..                              | 4            |
| Rothwell Boot and Shoe ..                         | 160             | 491            | 2636                                       | 219           | 2107  | 1503                     | ..           | ..                              | 1409         |
| St. Crispin Producc (Raunds) ..                   | 45              | 4293           | 1765                                       | 603           | 2762  | 4806                     | ..           | ..                              | 925          |
| bWalgrave Productive .....                        | 18              | 1062           | 3369                                       | ..            | 135   | 4251                     | ..           | 140                             | ..           |
| Wellingboro'-Ideal Cloth'rs ..                    | 191             | 2534           | 1345                                       | 404           | 1735  | 5634                     | ..           | 89                              | 1419         |
| „ Midland Boot .....                              | 121             | 569            | 1920                                       | ..            | 655   | 1642                     | ..           | ..                              | 710          |
| <b>Total .....</b>                                | <b>20686</b>    | <b>259289</b>  | <b>104249</b>                              | <b>17546</b>  | <b>159359</b>                                       | <b>122920</b>            | <b>92688</b> | <b>51457</b>                    | <b>25350</b> |
| <b>No. 3—LEICESTER DISTRICT—</b>                  |                 |                |  |               |   |                          |              |                                 |              |
| bAnsty .....                                      | 285             | 2699           | 711  | ..            | 1864  | 977                      | ..           | 342                             | ..           |
| Ashby-de-la-Zouch .....                           | 241             | 766            | ..   | 40            | 45  | 586                      | ..           | 399                             | 64           |
| Barwell .....                                     | 625             | 9674           | 379  | 371           | 6289  | 1896                     | ..           | 1264                            | ..           |
| Broughton Astley .....                            | 137             | 919            | 462  | 64            | 691   | 610                      | ..           | 185                             | ..           |
| Burbage .....                                     | 429             | 3824           | 342  | 100           | 2895  | 1342                     | ..           | 443                             | ..           |
| Coatville .....                                   | 2832            | 17506          | 4631                                       | 1255          | 9513  | 9079                     | 710          | 8282                            | 69           |
| Cosby .....                                       | 154             | 872            | 1282                                       | 86            | 1844  | 501                      | ..           | 32                              | ..           |
| Croft .....                                       | 163             | 846            | 253  | 121           | 5   | 853                      | ..           | 666                             | 42           |
| Earl Shilton .....                                | 182             | 793            | ..   | 250           | 1960  | 559                      | ..           | ..                              | 9            |
| Enderby .....                                     | 687             | 10233          | 3469                                       | 173           | 3966  | 3608                     | 6518         | 1381                            | 243          |
| Fleckney .....                                    | 363             | 2286           | ..   | 115           | 1178  | 1012                     | 300          | 1                               | ..           |
| Glenfield .....                                   | 230             | 3068           | 1116                                       | 133           | 2916  | 670                      | 131          | 1004                            | ..           |
| Great Glen .....                                  | 93              | 351            | 83   | 58            | 11  | 170                      | ..           | 291                             | 93           |
| Great Wigston .....                               | 1285            | 19550          | 7392                                       | 650           | 8650  | 4397                     | 13259        | 1900                            | 198          |
| Groby .....                                       | 155             | 1346           | 50   | 230           | ..  | 490                      | ..           | 1339                            | ..           |
| Hathern .....                                     | 215             | 3433           | 1093                                       | 94            | 939   | 649                      | 1360         | 1851                            | 2            |
| Hinckley .....                                    | 646             | 28365          | ..   | 1654          | 13990   | 4529                     | 15358        | 1320                            | ..           |
| Huncote .....                                     | 114             | 1530           | 541  | 100           | 677   | 758                      | 729          | 207                             | ..           |
| Kirby Muxloe .....                                | 103             | 751            | 397  | 55            | 891   | 320                      | ..           | 105                             | ..           |
| Leicester .....                                   | 16094           | 160805         | 24852                                      | 3188          | 105186  | 27683                    | 33294        | 38100                           | 1225         |
| Loughboro' Industrial .....                       | 288             | 834            | 1539                                       | 79            | 362   | 778                      | 1232         | 206                             | 162          |
| „ Working Men's .....                             | 212             | 696            | 1017                                       | ..            | 1010  | 459                      | ..           | 161                             | ..           |
| bMarkfield .....                                  | 118             | 844            | 856  | ..            | 928   | 518                      | ..           | 438                             | ..           |
| Measham .....                                     | 144             | 332            | 351  | ..            | 609   | 143                      | ..           | ..                              | 67           |
| Melton Mowbray .....                              | 710             | 2679           | 700  | 176           | 1096  | 1071                     | 200          | 793                             | 82           |
| Mount Sorrel .....                                | 290             | 1325           | 347  | 515           | 700   | 1454                     | ..           | 150                             | ..           |
| Oadby .....                                       | 194             | 1787           | 151  | 83            | 723   | 420                      | ..           | 986                             | ..           |
| Quorndon .....                                    | 184             | 604            | 118  | 27            | 13  | 566                      | ..           | 321                             | ..           |
| Ratby .....                                       | 125             | 588            | 605  | 5             | 645   | 569                      | ..           | 108                             | 70           |
| Rothley .....                                     | 105             | 353            | ..   | 92            | 20  | 380                      | ..           | 137                             | ..           |
| Sapcote .....                                     | 118             | 615            | 150  | 109           | 602   | 333                      | ..           | ..                              | 64           |

| No. of<br>Employees on<br>Dec. 31st. |                  |     | EXPENSES.                 |                    | Interest<br>on<br>Share<br>Capital. | Sales<br>during the<br>Year. | PROFIT.        |   |  |                |       |          |         |     |
|--------------------------------------|------------------|-----|---------------------------|--------------------|-------------------------------------|------------------------------|----------------|---|--|----------------|-------|----------|---------|-----|
|                                      |                  |     | Salaries<br>and<br>Wages. | Depre-<br>ciation. |                                     |                              | Net<br>Profit. | Aver-<br>age<br>Divi-<br>dend<br>per £. | Am't<br>Paid as<br>Bonus<br>on<br>Wages. | Subscriptions. |       |          |         |     |
| Distri-<br>butive.                   | Pro-<br>ductive. | £   |                           |                    | £                                   | £                            |                |   |  | £              | s. d. | £        | £ s. d. | £   |
| 15                                   | 1                | 1   | 152                       | 20                 | 28                                  | 3211                         | 379            | 2 4                                     | ..                                       | ..             | ..    | ..       | 2       |     |
| 16                                   | 1                | ..  | 16                        | ..                 | 4                                   | 300                          | 22             | 1 4                                     | ..                                       | ..             | ..    | ..       | ..      |     |
| 17                                   | 57               | 16  | 2993                      | 610                | 881                                 | 60217                        | 6445           | 2 0                                     | ..                                       | 10 0 0         | 40    | 70       |         |     |
| 18                                   | 12               | 4   | 841                       | 110                | 408                                 | 17865                        | 2579           | 2 6                                     | ..                                       | 4 10 0         | 1     | 16       |         |     |
| 19                                   | 2                | ..  | 81                        | 46                 | 35                                  | 1887                         | 207            | 2 0                                     | ..                                       | 0 17 0         | ..    | ..       |         |     |
|                                      |                  |     | 308                       | 84                 | 20152                               | 3979                         | 7766           | 394487                                  | 48231                                    | ..             | ..    | 85 1 8   | 349     | 390 |
| 20                                   | ..               | ..  | ..                        | ..                 | ..                                  | 6                            | ..             | ..                                      | ..                                       | ..             | ..    | ..       | ..      |     |
| 21                                   | ..               | 140 | 5382                      | 206                | 216                                 | 17197                        | 1005           | 0 5                                     | 223                                      | 1 19 2         | 28    | 13       |         |     |
| 22                                   | ..               | 72  | 1718                      | 113                | ..                                  | 6095                         | 253            | ..                                      | ..                                       | 0 6 2          | ..    | ..       |         |     |
| 23                                   | ..               | 130 | 5457                      | ..                 | 406                                 | 17273                        | 1057           | ..                                      | 637                                      | 0 10 6         | ..    | 14       |         |     |
| 24                                   | ..               | 45  | 2870                      | 44                 | 60                                  | 9207                         | 408            | 0 2                                     | 93                                       | 0 13 4         | 10    | 20       |         |     |
| 25                                   | ..               | 236 | 14383                     | 371                | 826                                 | 46691                        | 3642           | 0 6½                                    | 1074                                     | 6 1 0          | 73    | 146      |         |     |
| 26                                   | ..               | 80  | 5701                      | 251                | 191                                 | 18711                        | 633            | 0 5                                     | 118                                      | 1 12 4         | 17    | 25       |         |     |
| 27                                   | ..               | 333 | 12665                     | 764                | 765                                 | 45117                        | 3333           | 0 6½                                    | 777                                      | 7 0 0          | 64    | 55       |         |     |
| 28                                   | ..               | 171 | 5314                      | 237                | 235                                 | 15020                        | 920            | 0 10                                    | 224                                      | 2 10 0         | 28    | 12       |         |     |
| 29                                   | ..               | 71  | 4831                      | 220                | 172                                 | 15640                        | 432            | 0 4                                     | 83                                       | 2 9 6          | 7     | 30       |         |     |
| 30                                   | ..               | 153 | 6700                      | ..                 | 258                                 | 21245                        | 1134           | 0 6                                     | 428                                      | 1 10 0         | 10    | 6        |         |     |
| 31                                   | ..               | 44  | 3526                      | 18                 | 184                                 | 10052                        | 7              | ..                                      | ..                                       | 0 6 10         | ..    | 5        |         |     |
| 32                                   | ..               | 29  | 2195                      | 37                 | ..                                  | 5613                         | 484            | ..                                      | ..                                       | 0 4 6          | ..    | 1        |         |     |
| 33                                   | ..               | 64  | 2809                      | 122                | 24                                  | 11300                        | 210            | ..                                      | ..                                       | 1 4 0          | ..    | ..       |         |     |
| 34                                   | ..               | 95  | 7246                      | 119                | 305                                 | 23932                        | 1116           | ..                                      | 596                                      | 0 7 6          | ..    | 17       |         |     |
| 35                                   | ..               | ..  | ..                        | ..                 | ..                                  | 11189                        | 168            | ..                                      | ..                                       | 0 3 0          | ..    | ..       |         |     |
| 36                                   | ..               | 156 | 4340                      | ..                 | 198                                 | 14310                        | 932            | 0 7                                     | 197                                      | 1 15 10        | 32    | 115      |         |     |
| 37                                   | ..               | 40  | 2161                      | ..                 | ..                                  | 7194                         | 142            | ..                                      | ..                                       | 1 2 0          | ..    | ..       |         |     |
|                                      |                  |     | 308                       | 1943               | 107450                              | 6181                         | 11606          | 690279                                  | 64107                                    | ..             | 4450  | 114 17 4 | 618     | 849 |
| 1                                    | ..               | ..  | ..                        | ..                 | ..                                  | 3291                         | 272            | ..                                      | ..                                       | 2 7 10         | ..    | ..       |         |     |
| 2                                    | 3                | 2   | 217                       | 10                 | 32                                  | 4516                         | 394            | 1 10                                    | ..                                       | 2 0 0          | ..    | ..       |         |     |
| 3                                    | 16               | 5   | 879                       | 227                | 380                                 | 24433                        | 3132           | 2 6                                     | ..                                       | 4 3 4          | 40    | 5        |         |     |
| 4                                    | ..               | ..  | 117                       | 19                 | 42                                  | 2186                         | 197            | 2 0                                     | ..                                       | 1 1 8          | ..    | 1        |         |     |
| 5                                    | 6                | ..  | 356                       | ..                 | 174                                 | 7614                         | 1299           | 3 0                                     | ..                                       | ..             | ..    | 6        |         |     |
| 6                                    | 47               | 23  | 2519                      | 596                | 816                                 | 71702                        | 9780           | 2 6                                     | ..                                       | 8 6 8          | 13    | 9        |         |     |
| 7                                    | 3                | ..  | 148                       | 21                 | 40                                  | 2957                         | 312            | 2 4                                     | ..                                       | ..             | ..    | ..       |         |     |
| 8                                    | 1                | 1   | 210                       | 2                  | 46                                  | 4574                         | 589            | 2 4                                     | ..                                       | 1 9 0          | ..    | 6        |         |     |
| 9                                    | 3                | ..  | 88                        | 14                 | 40                                  | 2433                         | 348            | 2 6                                     | ..                                       | ..             | ..    | ..       |         |     |
| 10                                   | 14               | 9   | 624                       | 177                | 402                                 | 17896                        | 1706           | 2 1½                                    | ..                                       | 5 15 4         | ..    | 23       |         |     |
| 11                                   | 6                | 2   | 381                       | 32                 | 88                                  | 9403                         | 1394           | 2 9                                     | ..                                       | 2 19 4         | ..    | 5        |         |     |
| 12                                   | 1                | ..  | 165                       | 44                 | 127                                 | 8449                         | 525            | 2 1                                     | ..                                       | 1 18 4         | ..    | 6        |         |     |
| 13                                   | 2                | ..  | 98                        | 3                  | 17                                  | 2280                         | 228            | 2 0                                     | ..                                       | 0 15 0         | ..    | ..       |         |     |
| 14                                   | 19               | 6   | 1330                      | 340                | 786                                 | 29142                        | 2876           | 1 11½                                   | ..                                       | 10 14 2        | ..    | 23       |         |     |
| 15                                   | 1                | 1   | 194                       | ..                 | 66                                  | 3270                         | 373            | 2 2½                                    | ..                                       | 1 6 4          | ..    | ..       |         |     |
| 16                                   | 2                | 2   | 201                       | 48                 | 128                                 | 4349                         | 694            | 2 4                                     | ..                                       | 1 15 2         | ..    | 11       |         |     |
| 17                                   | 30               | ..  | 1613                      | ..                 | 1103                                | 35337                        | 7659           | 3 4                                     | ..                                       | ..             | 15    | 14       |         |     |
| 18                                   | 2                | ..  | 114                       | 30                 | 65                                  | 2465                         | 307            | 2 0                                     | ..                                       | 0 18 2         | 6     | ..       |         |     |
| 19                                   | 1                | ..  | 91                        | 45                 | 34                                  | 2239                         | 193            | 1 7½                                    | ..                                       | ..             | ..    | 4        |         |     |
| 20                                   | 319              | 146 | 18362                     | 3499               | 5846                                | 381540                       | 43242          | 2 4                                     | 600                                      | 36 0 0         | 495   | 219      |         |     |
| 21                                   | 4                | 1   | 226                       | 12                 | 26                                  | 4826                         | 508            | 2 0                                     | ..                                       | 2 6 6          | 1     | 1        |         |     |
| 22                                   | ..               | ..  | ..                        | ..                 | ..                                  | 4172                         | 282            | ..                                      | ..                                       | ..             | ..    | ..       |         |     |
| 23                                   | ..               | ..  | ..                        | ..                 | ..                                  | 4151                         | 287            | ..                                      | ..                                       | ..             | ..    | ..       |         |     |
| 24                                   | 1                | 1   | 132                       | 5                  | ..                                  | 1761                         | 189            | 1 6                                     | ..                                       | ..             | ..    | ..       |         |     |
| 25                                   | 9                | 4   | 431                       | 137                | 102                                 | 11956                        | 1360           | 2 0                                     | ..                                       | 5 6 4          | 20    | 6        |         |     |
| 26                                   | 4                | ..  | 320                       | 30                 | 67                                  | 8496                         | 888            | 2 0                                     | ..                                       | 2 5 0          | 4     | 5        |         |     |
| 27                                   | 2                | ..  | 153                       | 20                 | 85                                  | 3187                         | 350            | 1 8                                     | ..                                       | 1 12 6         | ..    | 2        |         |     |
| 28                                   | 2                | ..  | 172                       | 10                 | 27                                  | 3827                         | 373            | 1 10                                    | ..                                       | ..             | ..    | ..       |         |     |
| 29                                   | 1                | ..  | 89                        | 15                 | 28                                  | 1447                         | 99             | 1 0                                     | ..                                       | 1 0 0          | ..    | ..       |         |     |
| 30                                   | 1                | ..  | 99                        | 8                  | 15                                  | 2698                         | 302            | 2 3                                     | ..                                       | ..             | ..    | ..       |         |     |
| 31                                   | 1                | ..  | 58                        | 3                  | 28                                  | 1189                         | ..             | 1 9                                     | ..                                       | ..             | ..    | 2        |         |     |

| NAME OF SOCIETY.                          | No. of Members. | LIABILITIES.   |   |               |   | ASSETS.                  |              |              |                                 |
|---|-----------------|----------------|---|---------------|---|--------------------------|--------------|--------------|---------------------------------|
|   |                 | Share Capital. | Loans, including any Overdraft from Bank. | Reserve Fund. | Value of Land, Bldings, Machinery, and Fixed Stock. | Value of Stock in Trade. | Investments. |              | Owing to the Society for Goods. |
|   |                 | £              | £   | £             | £   | £                        | £            | £            | £                               |
| <b>LEICESTER DISTRICT—Con.</b>            |                 |                |   |               |   |                          |              |              |                                 |
| Shepshed .....                            | 776             | 19310          | 2358                                      | 50            | 3964  | 3424                     | 2688         | 12947        | 32                              |
| Stoney Stanton (Hinckley) .....           | 187             | 1021           | 557                                       | 125           | 1089  | 591                      | ..           | 290          | 18                              |
| bSutton Bonnington.....                   | 88              | 791            | 173                                       | ..            | 555   | 286                      | ..           | 126          | 33                              |
| Whetstone.....                            | 167             | 998            | 350                                       | 51            | 1015  | 213                      | ..           | 384          | 35                              |
|   | 28739           | 301954         | 56325                                     | 10049         | 176841  | 71894                    | 76279        | 76009        | 2399                            |
| <b>Agricultural and Dairy:</b>            |                 |                |   |               |   |                          |              |              |                                 |
| bCosby Agricultural.....                  | 18              | 8              | 10  | ..            | ..  | ..                       | ..           | 18           | 96                              |
| bLeicestershire Agricultural .....        | 10              | 9              | 179                                       | ..            | ..  | ..                       | ..           | 194          | 37                              |
| Small Holdings .....                      | 64              | 138            | ..  | ..            | ..  | ..                       | ..           | ..           | 38                              |
| Scaford Dairy .....                       | 34              | 704            | ..  | ..            | 154   | 170                      | ..           | ..           | 180                             |
| *Willoughby Waterless ....                | ..              | ..             | ..  | ..            | ..  | ..                       | ..           | ..           | 40                              |
|   | 28865           | 302813         | 56514                                     | 10049         | 176995  | 72064                    | 76279        | 76311        | 2579                            |
| <b>Productive Societies:—</b>             |                 |                |   |               |   |                          |              |              |                                 |
| Glenfield Boot and Shoe ..                | 220             | 2938           | 1665                                      | 509           | 1890  | 1652                     | ..           | 836          | 1997                            |
| Leicester Anchor B. & Shoe ..             | 630             | 4356           | 5476                                      | 766           | 3868  | 5271                     | ..           | 1072         | 3157                            |
| Basket Makers ..                          | 25              | 163            | 129                                       | 12            | ..  | 182                      | ..           | 11           | 163                             |
| Boot and Shoe ..                          | 976             | 11079          | 11071                                     | 2071          | 10781   | 12224                    | ..           | 1055         | 3925                            |
| Builders .....                            | 191             | 617            | 815                                       | ..            | 1850  | 290                      | ..           | 90           | 925                             |
| * Cabinet & Wdks. ....                    | 15              | 94             | ..  | ..            | ..  | ..                       | ..           | ..           | 46                              |
| † Carriage B. & W. ....                   | 14              | 59             | 14  | 13            | 66  | 90                       | ..           | 3            | 60                              |
| Engineers .....                           | 138             | 1096           | 822                                       | ..            | 681   | 1096                     | ..           | 69           | 198                             |
| Printing .....                            | 267             | 4141           | 6936                                      | 212           | 7964  | 1210                     | ..           | 31           | 2202                            |
| Self Help Boot & S ..                     | 184             | 998            | 884                                       | 187           | 753   | 1509                     | ..           | ..           | 998                             |
| † Morning Star Sundries (Leicester) ..... | 51              | 210            | 5   | ..            | 26  | 255                      | ..           | 39           | 169                             |
| Sperope Boot and Shoe (Barwell).....      | 148             | 1677           | 2407                                      | 528           | 1151  | 3325                     | ..           | 35           | 1512                            |
| Wigston Magna Hosiers ..                  | 47              | 243            | 396                                       | ..            | 170   | 272                      | ..           | 128          | 124                             |
| <b>Total .....</b>                        | <b>31771</b>    | <b>329884</b>  | <b>87134</b>                              | <b>14347</b>  | <b>206135</b>                                       | <b>99380</b>             | <b>76279</b> | <b>79620</b> | <b>18009</b>                    |
| <b>No 4—COVENTRY DISTRICT—</b>            |                 |                |   |               |   |                          |              |              |                                 |
| Atherstone.....                           | 286             | 1460           | 1007                                      | 120           | 1422  | 1126                     | ..           | 477          | 187                             |
| Blue Lias (Stockton) .....                | 121             | 229            | 80  | ..            | 10  | 333                      | ..           | 192          | 41                              |
| bBroadwell .....                          | 19              | 47             | 3   | ..            | 9   | 32                       | ..           | 19           | 3                               |
| Coventry .....                            | 6200            | 75270          | 5973                                      | 6277          | 23476   | 23427                    | 20169        | 28407        | 151                             |
| Eathorpe and Marton ....                  | 143             | 551            | ..  | 434           | 17  | 549                      | ..           | 644          | 74                              |
| aGaydon .....                             | 42              | 114            | 16  | 37            | 88  | 65                       | ..           | 8            | 38                              |
| Harbury .....                             | 662             | 5292           | 869                                       | 317           | 1368  | 2603                     | 1920         | 503          | 488                             |
| Lockhurst Lane .....                      | 756             | 15798          | 559                                       | 856           | 3898  | 1896                     | 8933         | 3775         | ..                              |
| Long Itchington .....                     | 177             | 806            | ..  | 7             | ..  | 549                      | ..           | 257          | 160                             |
| Napton .....                              | 175             | 966            | 436                                       | 13            | 820   | 512                      | ..           | 185          | 223                             |
| Nuneaton .....                            | 3220            | 23233          | 6832                                      | 929           | 18426   | 9076                     | 4908         | 2614         | 367                             |
| bPailton .....                            | 33              | 193            | 425                                       | ..            | 596   | 223                      | ..           | 874          | ..                              |
| bParadise (Foleshill) .....               | 70              | 255            | 724                                       | ..            | 480   | 328                      | ..           | 175          | ..                              |
| Rugby .....                               | 4610            | 60635          | 4269                                      | 3555          | 35480   | 18540                    | 3964         | 14957        | ..                              |
| Southern .....                            | 224             | 839            | 382                                       | 54            | 619   | 536                      | ..           | 395          | ..                              |
| Stoneleigh .....                          | 109             | 240            | ..  | ..            | 40  | 206                      | ..           | 215          | ..                              |
| Stony Stanton Rd. Foleshill ..            | 599             | 1592           | 3442                                      | 40            | 3308  | 1848                     | ..           | 47           | 1015                            |
|   | 17446           | 187540         | 25017                                     | 12639         | 89997   | 61849                    | 39894        | 53744        | 2744                            |
| <b>Agricultural and Dairy:—</b>           |                 |                |   |               |   |                          |              |              |                                 |
| bCoventry Farmers' Dairy ..               | 48              | 756            | 1188                                      | ..            | 1331  | 21                       | ..           | 203          | ..                              |
| *Monks Kirby Agricultural ..              | ..              | ..             | ..  | ..            | ..  | ..                       | ..           | ..           | 19                              |
| *Southern Agricultural .....              | ..              | ..             | ..  | ..            | ..  | ..                       | ..           | ..           | 20                              |
| Warwickshire Farmers' Association .....   | 27              | 81             | ..  | 20            | 18  | 96                       | ..           | ..           | 114                             |
|   | 17521           | 188377         | 26205                                     | 12659         | 91346   | 61906                    | 39894        | 53947        | 2858                            |
| <b>Productive Societies:—</b>             |                 |                |   |               |   |                          |              |              |                                 |
| Coventry Andrews Watch Manufacturing..... | 20              | 385            | 82  | ..            | 7   | 476                      | ..           | ..           | 72                              |
| Coventry Builders .....                   | 17              | 120            | 543                                       | 8             | 50  | 56                       | 581          | 2            | 105                             |

\* Not commenced business at end of 1903.

† Six months' trade only.



|    | No of Employees on Dec. 31st. |             | EXPENSES.           |               | Interest on Share Capital. | Sales during the Year. | PROFIT.     |                         |                              |                     |                       |                      |
|----|-------------------------------|-------------|---------------------|---------------|----------------------------|------------------------|-------------|-------------------------|------------------------------|---------------------|-----------------------|----------------------|
|    | Distributive.                 | Productive. | Salaries and Wages. | Depreciation. |                            |                        | Net Profit. | Average Dividend per £. | Am't Paid as Bonus on Wages. | Subscriptions.      |                       |                      |
|    |                               |             |                     |               |                            |                        |             |                         |                              | Co-operative Union. | Educational Purposes. | Charitable Purposes. |
| 32 | 12                            | 4           | £ 873               | £ 50          | £ 955                      | £ 22653                | £ 3155      | s. d. 2 4               | £ ..                         | £ 6 8 6             | £ 62                  | £ 4                  |
| 33 | 5                             | ..          | 180                 | 14            | 45                         | 4009                   | 432         | 2 4                     | ..                           | 1 6 8               | ..                    | 2                    |
| 34 | ..                            | ..          | ..                  | ..            | ..                         | 1954                   | 209         | ..                      | ..                           | ..                  | ..                    | ..                   |
| 35 | 2                             | ..          | 165                 | 40            | 38                         | 3867                   | 516         | 2 6                     | ..                           | ..                  | ..                    | 2                    |
|    | 520                           | 207         | 30605               | 5451          | 11648                      | 695269                 | 84470       | ..                      | 600                          | 101 15 10           | 656                   | 356                  |
| 36 | ..                            | ..          | ..                  | ..            | ..                         | 284                    | ..          | ..                      | ..                           | ..                  | ..                    | ..                   |
| 37 | ..                            | ..          | ..                  | ..            | ..                         | 1188                   | ..          | ..                      | ..                           | ..                  | ..                    | ..                   |
| 38 | ..                            | ..          | ..                  | ..            | ..                         | ..                     | ..          | ..                      | ..                           | ..                  | ..                    | ..                   |
| 39 | ..                            | 2           | 194                 | ..            | ..                         | 1430                   | ..          | ..                      | ..                           | ..                  | ..                    | ..                   |
| 40 | ..                            | ..          | ..                  | ..            | ..                         | ..                     | ..          | ..                      | ..                           | ..                  | ..                    | ..                   |
|    | 520                           | 209         | 30799               | 5451          | 11648                      | 698171                 | 84470       | ..                      | 600                          | 101 15 10           | 656                   | 356                  |
| 41 | ..                            | 67          | 3184                | 95            | 142                        | 11142                  | 497         | 0 2 3/4                 | 101                          | 1 14 0              | 14                    | 4                    |
| 42 | ..                            | 190         | 10043               | 408           | 17                         | 29463                  | 650         | 0 1 1/4                 | 122                          | 5 0 0               | 17                    | 9                    |
| 43 | ..                            | 12          | 480                 | ..            | 21                         | 1010                   | ..          | ..                      | ..                           | 0 3 4               | ..                    | ..                   |
| 44 | ..                            | 280         | 15685               | 924           | 647                        | 48967                  | 2172        | 0 5 1/2                 | 455                          | 8 3 2               | 140                   | 40                   |
| 45 | ..                            | 28          | 1705                | ..            | ..                         | 4250                   | 21          | ..                      | ..                           | ..                  | ..                    | ..                   |
| 46 | ..                            | ..          | ..                  | ..            | ..                         | ..                     | ..          | ..                      | ..                           | ..                  | ..                    | ..                   |
| 47 | ..                            | 6           | 139                 | 8             | ..                         | 4214                   | 13          | ..                      | ..                           | ..                  | ..                    | ..                   |
| 48 | ..                            | 18          | 899                 | 159           | ..                         | 2231                   | 36          | ..                      | ..                           | ..                  | ..                    | ..                   |
| 49 | ..                            | 60          | 3115                | 661           | 237                        | 8624                   | 619         | 0 4                     | 107                          | 2 1 4               | 95                    | 48                   |
| 50 | ..                            | 54          | 2495                | 100           | 22                         | 8907                   | 45          | 0 2                     | 26                           | 1 2 0               | ..                    | ..                   |
| 51 | ..                            | 5           | 113                 | ..            | ..                         | 4621                   | 5           | ..                      | ..                           | ..                  | ..                    | ..                   |
| 52 | ..                            | 50          | 2536                | 195           | 90                         | 10654                  | 288         | ..                      | 40                           | 1 3 10              | 5                     | 10                   |
| 53 | ..                            | 14          | 206                 | 12            | ..                         | 1436                   | ..          | ..                      | ..                           | 0 7 6               | ..                    | ..                   |
|    | 520                           | 993         | 71399               | 8008          | 12824                      | 825090                 | 88816       | ..                      | 1451                         | 121 11 0            | 867                   | 467                  |
| 1  | 7                             | 4           | 360                 | 54            | 54                         | 7375                   | 877         | 1 11                    | 5                            | 2 4 2               | ..                    | 1                    |
| 2  | 2                             | ..          | 119                 | 6             | 9                          | 2513                   | 236         | 1 7                     | ..                           | 1 0 4               | ..                    | 2                    |
| 3  | ..                            | ..          | ..                  | ..            | ..                         | 342                    | 8           | ..                      | ..                           | ..                  | ..                    | ..                   |
| 4  | 143                           | 27          | 7497                | 1484          | 2949                       | 140304                 | 21981       | 2 6                     | ..                           | 13 13 0             | 448                   | 86                   |
| 5  | 4                             | ..          | 133                 | 6             | 12                         | 2803                   | 256         | 2 0                     | ..                           | ..                  | ..                    | ..                   |
| 6  | 1                             | ..          | 20                  | 4             | 4                          | 514                    | 40          | 1 6                     | ..                           | ..                  | ..                    | ..                   |
| 7  | 10                            | 6           | 185                 | 29            | 201                        | 16125                  | 1391        | 1 7 1/2                 | ..                           | 6 0 0               | ..                    | 3                    |
| 8  | 12                            | 2           | 733                 | 50            | 617                        | 15968                  | 3183        | 3 0                     | ..                           | 5 13 4              | 58                    | 2                    |
| 9  | 4                             | ..          | 170                 | ..            | 27                         | 3716                   | 313         | 1 9                     | ..                           | ..                  | ..                    | ..                   |
| 10 | 2                             | 2           | 131                 | 11            | 43                         | 4165                   | 278         | 1 5 1/2                 | ..                           | 1 8 0               | 1                     | ..                   |
| 11 | 62                            | 16          | 3046                | 908           | 1016                       | 83936                  | 9364        | 2 4                     | ..                           | 8 6 8               | 147                   | 28                   |
| 12 | ..                            | ..          | ..                  | ..            | ..                         | 1356                   | 120         | ..                      | ..                           | ..                  | ..                    | ..                   |
| 13 | ..                            | ..          | ..                  | ..            | ..                         | 2304                   | 220         | ..                      | ..                           | ..                  | ..                    | ..                   |
| 14 | 116                           | 30          | 6334                | 1338          | 2754                       | 140249                 | 16692       | 2 0                     | ..                           | 18 0 0              | 256                   | 58                   |
| 15 | 4                             | 1           | 278                 | 16            | 38                         | 5210                   | 432         | 2 0                     | ..                           | ..                  | ..                    | 2                    |
| 16 | ..                            | ..          | 164                 | ..            | 8                          | 3088                   | 282         | 2 0                     | ..                           | ..                  | ..                    | ..                   |
| 17 | 12                            | 3           | 780                 | 168           | 79                         | 14530                  | 1919        | 2 6                     | ..                           | ..                  | ..                    | ..                   |
|    | 379                           | 91          | 19950               | 4074          | 7811                       | 444498                 | 58192       | ..                      | 5                            | 56 5 6              | 910                   | 182                  |
| 18 | ..                            | ..          | ..                  | ..            | ..                         | 2551                   | ..          | ..                      | ..                           | 0 8 0               | ..                    | ..                   |
| 19 | ..                            | ..          | ..                  | ..            | ..                         | ..                     | ..          | ..                      | ..                           | ..                  | ..                    | ..                   |
| 20 | ..                            | ..          | ..                  | ..            | ..                         | ..                     | ..          | ..                      | ..                           | ..                  | ..                    | ..                   |
| 21 | ..                            | ..          | ..                  | ..            | 4                          | 1313                   | 10          | ..                      | ..                           | 0 6 4               | ..                    | ..                   |
|    | 379                           | 91          | 19950               | 4074          | 7815                       | 448362                 | 58202       | ..                      | 5                            | 56 19 10            | 910                   | 182                  |
| 22 | ..                            | 20          | 331                 | ..            | ..                         | 811                    | ..          | ..                      | ..                           | 0 5 0               | ..                    | ..                   |
| 23 | ..                            | 4           | 263                 | 20            | ..                         | 488                    | ..          | ..                      | ..                           | ..                  | ..                    | ..                   |

† Six months trade only.

| NAME OF SOCIETY.   | No. of Mem- bers. | LIABILITIES.   |   |                 | ASSETS.   |                          |                   |                         |                                 |
|--|-------------------|----------------|---|-----------------|---|--------------------------|-------------------|-------------------------|---------------------------------|
|  |                   | Share Capital. | Loans, includ- ing any Over- draft from Bank. | Re- serve Fund. | Value of Land, Bldings, Machin- ery, and Fixed Stock. | Value of Stock in Trade. | Investments.      |                         | Owing to the Society for Goods. |
|  |                   |                |   |                 |   |                          | House Prop- erty. | All other Invest- ments |                                 |
| COVENTRY DISTRICT— <i>Con.</i><br>Productive Societies:—<br>Coventry Licensed Trade Supply ..... | 229               | 1642           | 1850  | 46              | 3292  | 417                      | ..                | ..                      | 71                              |
| Coventry Watch Manu- facturing .....   | 99                | 2031           | ..  | 691             | 438   | 1596                     | ..                | 456                     | 215                             |
| Total .....  | 17886             | 192555         | 28680   | 13404           | 95133   | 64451                    | 40475             | 54405                   | 3321                            |
| No 5—BIRMINGHAM DISTRICT   |                   |                |   |                 |   |                          |                   |                         |                                 |
| Alcester .....   | 1784              | 15597          | 343   | 621             | 7702  | 8245                     | ..                | 1730                    | 479                             |
| Aston Fields .....   | 350               | 1197           | 1541  | 5               | 1520  | 918                      | ..                | 248                     | 49                              |
| Bidford .....  | 485               | 6103           | ..  | 536             | 1288  | 1929                     | 1708              | 2676                    | 439                             |
| Birmingham Industrial ..   | 7728              | 44170          | 3989  | 1282            | 27094   | 17869                    | 1617              | 5528                    | 895                             |
| Church Lench .....   | 34                | 225            | 29  | ..              | 23  | 134                      | 153               | 42                      | 160                             |
| *Claverdon .....   | ..                | ..             | ..  | ..              | ..  | ..                       | ..                | ..                      | 6                               |
| Dudley .....   | 6190              | 15988          | 3806  | ..              | 7970  | 6634                     | ..                | 4534                    | 401                             |
| Evesham .....  | 586               | 1670           | 500   | 5               | 1050  | 830                      | ..                | 663                     | 197                             |
| Halesowen and Hasbury ..   | 647               | 5375           | 1800  | 420             | 4516  | 2490                     | ..                | 438                     | 440                             |
| Kidderminster .....  | 2521              | 40162          | 1418  | 1878            | 11412   | 10255                    | 14403             | 10150                   | 160                             |
| Soho (Smethwick) .....   | 1550              | 5613           | 438   | 655             | 2452  | 3321                     | ..                | 1961                    | 131                             |
| <sup>b</sup> Stratford-on-Avon .....   | 715               | 1679           | 1570  | ..              | 2401  | 855                      | ..                | 206                     | ..                              |
| Ten Acres and Stirchley (Birmingham) .....   | 1998              | 9776           | 1616  | 420             | 6947  | 4787                     | 345               | 1935                    | 275                             |
| West Bromwich .....  | 168               | 248            | 68  | ..              | 74  | 168                      | ..                | 53                      | 80                              |
| Worcester .....  | 2134              | 23753          | 432   | 646             | 13503   | 7547                     | ..                | 6246                    | 193                             |
| Total .....  | 26880             | 171556         | 17550   | 6468            | 87952   | 65982                    | 18226             | 36410                   | 3899                            |
| Agricultural and Dairy:—   |                   |                |   |                 |   |                          |                   |                         |                                 |
| *Alcester Agricultural .....   | ..                | ..             | ..  | ..              | ..  | ..                       | ..                | ..                      | ..                              |
| Coleshill Agricul. Trading ..  | 27                | 76             | ..  | 14              | ..  | ..                       | ..                | ..                      | 11                              |
| <sup>c</sup> Evesham Growers' Assoc'n ..   | ..                | ..             | ..  | ..              | ..  | ..                       | ..                | ..                      | ..                              |
| Hartlebury Agricultural ..   | 14                | 48             | ..  | ..              | ..  | ..                       | ..                | ..                      | ..                              |
| *Knowle Agricultural .....   | ..                | ..             | ..  | ..              | ..  | ..                       | ..                | ..                      | ..                              |
| <sup>b</sup> Midland Counties Agricul- tural (Stourport) .....                                   | 96                | 1467           | 100   | ..              | ..  | 3700                     | ..                | ..                      | 1203                            |
| Total .....  | 26967             | 173147         | 17650   | 6482            | 87952   | 69682                    | 18226             | 36410                   | 5203                            |
| Productive Societies ....  |                   |                |   |                 |   |                          |                   |                         |                                 |
| Alcester Needle Makers ..  | 174               | 1872           | 1413  | ..              | 283   | 1610                     | ..                | 93                      | 349                             |
| Birmingham Printers .....  | 61                | 576            | 53  | 20              | 543   | 82                       | ..                | 21                      | 180                             |
| Bromsgrove Nail Forgers ..   | 125               | 603            | ..  | 199             | ..  | 211                      | ..                | 580                     | 251                             |
| Dndley Bucket and Fender ..  | 153               | 6222           | 2221  | 878             | 4308  | 3240                     | ..                | 4308                    | 733                             |
| Mat Makers .....   | 9                 | 45             | ..  | ..              | ..  | 42                       | ..                | ..                      | 3                               |
| Martley Basket Makers .....  | 28                | 19             | ..  | ..              | ..  | ..                       | ..                | ..                      | ..                              |
| Midland P'ductive Tinplate Workers (Birmingham)..  | 58                | 955            | 433   | ..              | 330   | 746                      | ..                | ..                      | 326                             |
| Total, 1903 .....  | 27575             | 183439         | 21770   | 7579            | 93416   | 75613                    | 18226             | 41412                   | 7045                            |
| No. 6—STAFFORD DISTRICT—   |                   |                |   |                 |   |                          |                   |                         |                                 |
| Bourton (Much Wenlock)..   | 50                | 108            | ..  | ..              | 25  | 147                      | ..                | 200                     | 31                              |
| Bridgnorth .....   | 160               | 208            | ..  | ..              | ..  | 200                      | ..                | 44                      | 14                              |
| Burton-on-Trent .....  | 3832              | 32187          | 3848  | 1708            | 21456   | 10478                    | 5585              | 2845                    | 3                               |
| <sup>b</sup> Burwarton .....   | 81                | 624            | 594   | ..              | 7   | 542                      | ..                | 797                     | ..                              |
| Cannock .....  | 820               | 3354           | 3347  | 325             | 4498  | 2143                     | 269               | 681                     | 472                             |
| Hollington .....   | 146               | 1458           | 204   | 40              | 727   | 76                       | ..                | 1171                    | ..                              |
| Ironbridge & Coalbrookdale ..  | 543               | 4381           | 871   | 381             | 1993  | 1806                     | 1091              | 805                     | 483                             |
| Mayfield .....   | 210               | 878            | ..  | 152             | 79  | 625                      | ..                | 565                     | ..                              |
| Oakengates .....   | 685               | 4055           | 365   | 140             | 2554  | 1810                     | ..                | 903                     | 92                              |
| Oswestry .....   | 826               | 5162           | 1172  | 80              | 3435  | 2345                     | ..                | 630                     | ..                              |
| <sup>b</sup> Frees .....   | 210               | 1367           | 880   | ..              | 1003  | 937                      | ..                | 367                     | ..                              |
| *Rocester .....  | ..                | ..             | ..  | ..              | ..  | ..                       | ..                | ..                      | ..                              |
| <sup>a</sup> Rugeley .....   | 585               | 3626           | 1744  | 195             | 3261  | 2016                     | 533               | 378                     | 208                             |
| Shrewsbury .....   | 1111              | 5514           | 685   | 407             | 4001  | 2061                     | ..                | 1146                    | 109                             |
| Stafford .....   | 1607              | 10135          | 846   | 1415            | 6745  | 3996                     | 878               | 1553                    | 732                             |

\* Not commenced business at end of 1903.

| No of<br>Employees on<br>Dec. 31st. |                  |                           | EXPENSES.          |                                     |                              | PROFIT.        |   |  |                        |                                    |                                   |     |  |
|-------------------------------------|------------------|---------------------------|--------------------|-------------------------------------|------------------------------|----------------|---|--|------------------------|------------------------------------|-----------------------------------|-----|--|
| Distributive.                       | Pro-<br>ductive. | Salaries<br>and<br>Wages. | Depre-<br>ciation. | Interest<br>on<br>Share<br>Capital. | Sales<br>during the<br>Year. | Net<br>Profit. | Aver-<br>age<br>Divi-<br>dend<br>per £. | Am't<br>Paid as<br>Bonus<br>on<br>Wages. | Subscriptions.         |                                    |                                   |     |  |
|                                     |                  |                           |                    |                                     |                              |                |   |  | Co-operative<br>Union. | Educa-<br>tional<br>Pur-<br>poses. | Chari-<br>table<br>Pur-<br>poses. |     |  |
|                                     |                  | £                         | £                  | £                                   | £                            | £              | s. d.                                   | £  | £ s. d.                | £                                  | £                                 |     |  |
| 24                                  | ..               | 11                        | 788                | 285                                 | 81                           | 2641           | 155                                     | 0 6                                      | 3                      | 1 14 8                             | ..                                | ..  |  |
| 25                                  | ..               | 34                        | 1119               | 25                                  | 100                          | 2453           | 43                                      | ..                                       | ..                     | 0 16 8                             | ..                                | ..  |  |
|                                     | 379              | 160                       | 22451              | 4404                                | 7996                         | 454755         | 58400                                   | ..                                       | 8                      | 59 16 2                            | 910                               | 182 |  |
| 1                                   | 55               | 7                         | 2944               | 351                                 | 578                          | 50723          | 6871                                    | 2 0½                                     | ..                     | 12 10 0                            | ..                                | 28  |  |
| 2                                   | 7                | 2                         | 339                | 53                                  | 50                           | 6200           | 338                                     | 0 10½                                    | 6                      | 2 10 0                             | ..                                | ..  |  |
| 3                                   | 11               | 3                         | 485                | 83                                  | 296                          | 11932          | 1413                                    | 2 4                                      | ..                     | 4 3 4                              | 3                                 | 4   |  |
| 4                                   | 140              | 28                        | 7277               | 1222                                | 1947                         | 120421         | 13860                                   | 1 10½                                    | 261                    | 20 0 0                             | 146                               | 26  |  |
| 5                                   | 3                | ..                        | 80                 | ..                                  | ..                           | 1343           | ..                                      | ..                                       | ..                     | ..                                 | ..                                | ..  |  |
| 6                                   | ..               | ..                        | ..                 | ..                                  | ..                           | ..             | ..                                      | ..                                       | ..                     | ..                                 | ..                                | ..  |  |
| 7                                   | 70               | 7                         | 2366               | 372                                 | 360                          | 49890          | 5767                                    | 2 0                                      | ..                     | ..                                 | ..                                | 7   |  |
| 8                                   | 5                | 4                         | 525                | 55                                  | 71                           | 6745           | 376                                     | 0 10                                     | ..                     | ..                                 | ..                                | ..  |  |
| 9                                   | 13               | 3                         | 832                | 50                                  | 289                          | 17419          | 1818                                    | 2 0                                      | ..                     | ..                                 | ..                                | ..  |  |
| 10                                  | 55               | 13                        | 2519               | 412                                 | 1473                         | 61035          | 8281                                    | 2 2½                                     | ..                     | 16 13 4                            | ..                                | 38  |  |
| 11                                  | 30               | 5                         | 1321               | 239                                 | 210                          | 30935          | 3666                                    | 2 1                                      | 88                     | 8 6 8                              | 55                                | 12  |  |
| 12                                  | ..               | ..                        | ..                 | ..                                  | ..                           | 10223          | 777                                     | ..                                       | ..                     | ..                                 | ..                                | ..  |  |
| 13                                  | 34               | 7                         | 1825               | 233                                 | 391                          | 34728          | 4242                                    | 2 0                                      | ..                     | 8 6 8                              | 96                                | 47  |  |
| 14                                  | 5                | ..                        | 185                | 4                                   | 5                            | 1700           | ..                                      | ..                                       | ..                     | ..                                 | ..                                | ..  |  |
| 15                                  | 46               | 11                        | 2384               | 429                                 | 873                          | 42824          | 4994                                    | 1 10                                     | 107                    | 10 0 0                             | 64                                | 34  |  |
|                                     | 474              | 90                        | 23082              | 3503                                | 6493                         | 446118         | 52403                                   | ..                                       | 462                    | 82 10 0                            | 364                               | 196 |  |
| 16                                  | ..               | ..                        | ..                 | ..                                  | 3                            | 514            | 14                                      | ..                                       | ..                     | ..                                 | ..                                | ..  |  |
| 17                                  | ..               | ..                        | 13                 | ..                                  | ..                           | ..             | ..                                      | ..                                       | ..                     | ..                                 | ..                                | ..  |  |
| 18                                  | ..               | ..                        | ..                 | ..                                  | ..                           | ..             | ..                                      | ..                                       | ..                     | ..                                 | ..                                | ..  |  |
| 19                                  | ..               | ..                        | ..                 | ..                                  | ..                           | 97             | ..                                      | ..                                       | ..                     | ..                                 | ..                                | ..  |  |
| 20                                  | ..               | ..                        | ..                 | ..                                  | ..                           | ..             | ..                                      | ..                                       | ..                     | ..                                 | ..                                | ..  |  |
| 21                                  | ..               | 21                        | ..                 | ..                                  | ..                           | 2401           | ..                                      | ..                                       | ..                     | ..                                 | ..                                | ..  |  |
|                                     | 474              | 111                       | 23095              | 3503                                | 6496                         | 449130         | 52417                                   | ..                                       | 462                    | 82 10 0                            | 364                               | 196 |  |
| 22                                  | ..               | 14                        | 664                | 31                                  | ..                           | 2074           | 4                                       | ..                                       | ..                     | 1 9 2                              | ..                                | ..  |  |
| 23                                  | ..               | 8                         | 425                | 35                                  | 22                           | 1135           | 72                                      | 0 6                                      | 12                     | 0 10 0                             | 5                                 | ..  |  |
| 24                                  | ..               | 65                        | 1037               | ..                                  | 57                           | 1812           | 167                                     | 0 4                                      | 22                     | 1 1 0                              | 13                                | 27  |  |
| 25                                  | ..               | 144                       | 7118               | 186                                 | 833                          | 23589          | 2246                                    | 0 8                                      | 570                    | 1 5 0                              | 69                                | 23  |  |
| 26                                  | ..               | 1                         | 73                 | ..                                  | ..                           | 64             | ..                                      | ..                                       | ..                     | ..                                 | ..                                | ..  |  |
| 27                                  | ..               | ..                        | ..                 | ..                                  | ..                           | 17             | 1                                       | ..                                       | ..                     | ..                                 | ..                                | ..  |  |
| 28                                  | ..               | ..                        | 1100               | 19                                  | ..                           | 2960           | 100                                     | ..                                       | ..                     | 0 11 8                             | ..                                | ..  |  |
|                                     | 474              | 343                       | 33512              | 3774                                | 7408                         | 480781         | 55007                                   | ..                                       | 1066                   | 87 6 10                            | 451                               | 246 |  |
| 1                                   | 2                | ..                        | 71                 | ..                                  | 5                            | 1295           | 97                                      | 2 0                                      | 7                      | 0 8 4                              | ..                                | ..  |  |
| 2                                   | 2                | ..                        | 126                | 19                                  | 8                            | 1707           | 24                                      | ..                                       | ..                     | 1 13 4                             | ..                                | 1   |  |
| 3                                   | 98               | 18                        | 5107               | 1018                                | 1396                         | 99071          | 11926                                   | 2 0                                      | 117                    | 10 16 8                            | 120                               | 10  |  |
| 4                                   | ..               | ..                        | ..                 | ..                                  | ..                           | 3220           | ..                                      | ..                                       | ..                     | ..                                 | ..                                | ..  |  |
| 5                                   | 23               | 8                         | 1723               | 271                                 | 140                          | 22543          | 2055                                    | 1 6                                      | ..                     | 6 13 4                             | 21                                | ..  |  |
| 6                                   | 1                | ..                        | 92                 | 26                                  | 71                           | 2311           | 436                                     | 4 0                                      | ..                     | 1 4 10                             | 8                                 | ..  |  |
| 7                                   | 14               | 2                         | 622                | 157                                 | 189                          | 13667          | 1245                                    | 1 7½                                     | ..                     | 4 7 6                              | 10                                | ..  |  |
| 8                                   | 3                | ..                        | 242                | 3                                   | 37                           | 6050           | 835                                     | 2 9                                      | ..                     | 1 15 0                             | 28                                | 8   |  |
| 9                                   | 17               | 3                         | 649                | 114                                 | 170                          | 16426          | 1642                                    | 1 8                                      | ..                     | 5 0 0                              | 30                                | ..  |  |
| 10                                  | 20               | 4                         | 770                | 184                                 | 185                          | 15995          | 1783                                    | 2 1                                      | 17                     | 5 12 6                             | 17                                | 3   |  |
| 11                                  | ..               | ..                        | ..                 | ..                                  | ..                           | 2920           | 229                                     | ..                                       | ..                     | 1 15 0                             | ..                                | ..  |  |
| 12                                  | ..               | ..                        | ..                 | ..                                  | ..                           | ..             | ..                                      | ..                                       | ..                     | ..                                 | ..                                | ..  |  |
| 13                                  | 10               | 4                         | 615                | 140                                 | 165                          | 12199          | 1128                                    | 1 7                                      | ..                     | 5 12 0                             | 13                                | 11  |  |
| 14                                  | 18               | 5                         | 964                | 224                                 | 226                          | 21125          | 3055                                    | 2 0                                      | 29                     | 7 2 8                              | 28                                | 12  |  |
| 15                                  | 35               | 7                         | 1732               | 153                                 | 403                          | 26586          | 2381                                    | 1 5½                                     | ..                     | 8 6 8                              | 17                                | 37  |  |

| NAME OF SOCIETY.                        | No. of Mem-bera. | LIABILITIES.   |   |                 | ASSETS.  |                          |                   |                          |                                 |    |
|---|------------------|----------------|---|-----------------|--|--------------------------|-------------------|--------------------------|---------------------------------|----|
|   |                  | Share Capital. | Loans, includ- ing any Over- draft from Bank. | Re- serve Fund. | Value of Land, Bldings, Machin- ery, and Fixed Stock | Value of Stock in Trade. | Investments.      |                          | Owing to the Society for Goods. |    |
|   |                  |                |   |                 |  |                          | Honse Prop- erty. | All other Invest- ments. |                                 |    |
| STAFFORD DISTRICT—Con.                  |                  |                |   |                 |  |                          |                   |                          |                                 |    |
| bStone .....                            | 550              | £ 3159         | £ 1238  | £ ..            | £ 1519   | £ 1925                   | £ ..              | £ 1022                   | £ ..                            | 16 |
| Tamworth .....                          | 2568             | 25598          | 745   | 1680            | 12836  | 9764                     | 4560              | 4050                     | 607                             | 19 |
| Tibberton .....                         | 56               | 108            | ..  | ..              | 6  | 215                      | ..                | 26                       | ..                              | 18 |
| Tipton .....                            | 701              | 3840           | ..  | 204             | 1438   | 1596                     | ..                | 1182                     | 333                             | 19 |
| Walsall .....                           | 2493             | 10551          | 188   | 932             | 5586   | 4922                     | ..                | 2230                     | 989                             | 20 |
| Wednesbury (New) .....                  | 541              | 2786           | 580   | 140             | 1756   | 1563                     | ..                | 366                      | 228                             | 21 |
| „ (Old) .....                           | 160              | 200            | ..  | ..              | 40   | 327                      | ..                | 15                       | ..                              | 22 |
| Wheaton Aston .....                     | 59               | 354            | ..  | 54              | 230  | 143                      | ..                | 77                       | ..                              | 23 |
| Whitechurch .....                       | 459              | 2746           | 1247  | 98              | 2281   | 1225                     | ..                | 385                      | 1068                            | 24 |
| Wolverhampton .....                     | 2130             | 10510          | 2798  | 460             | 7567   | 4405                     | ..                | 2169                     | 380                             | 25 |
| Productive Societies:—                  | 20574            | 132909         | 21352   | 8406            | 83043  | 55267                    | 12916             | 23607                    | 5699                            | .. |
| Midland Locksmiths (Willenhall) .....   | ..               | ..             | ..  | ..              | ..   | ..                       | ..                | ..                       | ..                              | 26 |
| Walsall Harness Makers .....            | ..               | ..             | ..  | ..              | ..   | ..                       | ..                | ..                       | ..                              | 27 |
| bWalsall Horse Collar and Leather ..... | 22               | 153            | 279   | ..              | 26   | 227                      | ..                | 496                      | ..                              | 28 |
| Walsall Padlock .....                   | 114              | 3573           | 3845  | 2698            | 5369   | 3880                     | ..                | 111                      | 2858                            | 29 |
| Total .....                             | 20710            | 136635         | 25476   | 11104           | 88438  | 59374                    | 12916             | 24214                    | 8557                            | .. |
| No. 7—DERBY DISTRICT —                  |                  |                |   |                 |  |                          |                   |                          |                                 |    |
| Bolsover .....                          | 858              | 5243           | 4852  | 357             | 7188   | 4449                     | ..                | 825                      | 674                             | 1  |
| bBrassington .....                      | 64               | 855            | 140   | ..              | ..   | 832                      | ..                | 208                      | ..                              | 2  |
| Clay Cross .....                        | 1093             | 11829          | 3619  | 128             | 5596   | 5090                     | 1928              | 1871                     | 1520                            | 3  |
| Codnor Park and Ironville .....         | 654              | 9738           | 1094  | 322             | 1987   | 3472                     | 3219              | 2549                     | 965                             | 4  |
| Derby .....                             | 16484            | 223350         | 18698   | 4696            | 99051  | 51413                    | 102961            | 15064                    | 1967                            | 5  |
| Draycott and Wilne .....                | 127              | 675            | 423   | 159             | 796  | 453                      | ..                | 127                      | 23                              | 6  |
| Ilkeston .....                          | 2989             | 27456          | 1927  | 621             | 15157  | 10420                    | 2460              | 5951                     | 7                               | 7  |
| Langley Mill and Alderear .....         | 3955             | 46752          | 11964   | 1349            | 21082  | 17500                    | 23204             | 4631                     | 37                              | 8  |
| Lea and Holloway .....                  | 415              | 3770           | 1929  | 104             | 796  | 1690                     | 2555              | 490                      | 664                             | 9  |
| Long Eaton .....                        | 4651             | 65327          | 24571   | 2963            | 51558  | 24250                    | 23369             | 4342                     | ..                              | 10 |
| Milford (Hopping Hill) .....            | 313              | 1934           | ..  | 137             | 107  | 1574                     | ..                | 581                      | 123                             | 11 |
| Pinxton .....                           | 510              | 10405          | ..  | 670             | 2689   | 2414                     | 3799              | 2213                     | 633                             | 12 |
| Ripley .....                            | 8319             | 161723         | 4138  | 3535            | 72959  | 46568                    | 23331             | 36433                    | 3333                            | 13 |
| Tibshelf .....                          | 327              | 1991           | 506   | 150             | 1346   | 1315                     | ..                | 162                      | 324                             | 14 |
| Wirksworth .....                        | 332              | 959            | ..  | 156             | 483  | 405                      | ..                | 516                      | ..                              | 15 |
| Productive Societies:—                  | 41091            | 571507         | 73861   | 15347           | 280795   | 171845                   | 186926            | 75963                    | 10270                           | .. |
| Derby Builders .....                    | 62               | 365            | 1126  | ..              | ..   | 395                      | 1326              | 97                       | 422                             | 16 |
| „ Printers .....                        | 51               | 412            | 169   | 17              | 457  | 158                      | ..                | 5                        | 77                              | 17 |
| „ Umbrella Makers .....                 | ..               | ..             | ..  | ..              | ..   | ..                       | ..                | ..                       | ..                              | 18 |
| Long Eaton Printers .....               | 25               | 454            | 130   | 2               | 598  | 57                       | ..                | ..                       | 137                             | 19 |
| Total .....                             | 41229            | 572738         | 75286   | 15366           | 281850   | 171955                   | 188152            | 76065                    | 10906                           | .. |
| No. 8—NOTTINGHAM DISTRICT               |                  |                |   |                 |  |                          |                   |                          |                                 |    |
| Annesley .....                          | 705              | 4042           | ..  | 640             | 198  | 1950                     | ..                | 3768                     | ..                              | 1  |
| Annesley Woodhouse .....                | 239              | 4255           | 138   | 19              | 1415   | 1521                     | 445               | 1274                     | 10                              | 2  |
| Bulwell .....                           | 1680             | 16630          | 102   | 262             | 5833   | 7225                     | 2530              | 3154                     | 102                             | 3  |
| Calverton .....                         | 205              | 1732           | 5   | 96              | 514  | 734                      | 310               | 363                      | ..                              | 4  |
| Cinder Hill .....                       | 1262             | 10833          | 3067  | 1069            | 7980   | 6000                     | 964               | 1259                     | ..                              | 5  |
| aCropwell Bishop .....                  | 24               | 286            | ..  | 87              | 60   | 214                      | ..                | ..                       | 124                             | 6  |
| Hucknall Torkard .....                  | 2798             | 68174          | 4813  | 1939            | 12054  | 11466                    | 42394             | 12829                    | ..                              | 7  |
| Keyworth .....                          | 123              | 1292           | 221   | 135             | 255  | 1059                     | ..                | 423                      | ..                              | 8  |
| Kirkby-in-Ashfield .....                | 1052             | 7043           | 2470  | 270             | 6478   | 4067                     | ..                | 914                      | 265                             | 9  |
| Langwith .....                          | 286              | 2458           | ..  | 428             | 69   | 1560                     | ..                | 851                      | 531                             | 10 |
| Lenton and Nottingham .....             | 7582             | 68099          | 4523  | 1728            | 28540  | 18653                    | 5329              | 28969                    | 1173                            | 11 |
| Lowdham .....                           | 269              | 3814           | ..  | 145             | 2542   | 962                      | ..                | 280                      | 102                             | 12 |
| Mansfield and Sutton .....              | 3763             | 43702          | 7799  | 1651            | 22854  | 14233                    | 19037             | 3530                     | 3958                            | 13 |
| Netherfield .....                       | 1535             | 14610          | 3297  | 570             | 10218  | 5576                     | 2688              | 1155                     | 638                             | 14 |
| New Basford .....                       | 886              | 6381           | 3521  | 12              | 5625   | 3598                     | 700               | 994                      | 280                             | 15 |
| Pleasley and Pleasley Hill .....        | 633              | 8478           | 1787  | 782             | 2638   | 2545                     | 1601              | 4488                     | 437                             | 16 |

† Only just commenced business at end of 1903.



|    | No. of Employees on Dec. 31st. |             | EXPENSES.           |               | Interest on Share Capital. | Sales during the Year. | PROFIT.     |                         |                              |                     |                       |                      |
|----|--------------------------------|-------------|---------------------|---------------|----------------------------|------------------------|-------------|-------------------------|------------------------------|---------------------|-----------------------|----------------------|
|    | Distributive.                  | Productive. | Salaries and Wages. | Depreciation. |                            |                        | Net Profit. | Average Dividend per £. | Am't Paid as Bonus on Wages. | Subscriptions.      |                       |                      |
|    |                                |             |                     |               |                            |                        |             |                         |                              | Co-operative Unl.n. | Educational Purposes. | Charitable Purposes. |
|    |                                |             | £                   | £             | £                          | £                      | £           | s. d.                   | £                            | £ s. d.             | £                     | £                    |
| 16 | ..                             | ..          | ..                  | ..            | ..                         | 10429                  | 1090        |                         | ..                           | ..                  | ..                    | 8                    |
| 17 | 53                             | 33          | 2740                | 753           | 1048                       | 64431                  | 9676        | 2 6                     | 84                           | 16 16 0             | 101                   | 38                   |
| 18 | 1                              | ..          | 58                  | ..            | 4                          | 1369                   | 90          | 2 6                     | ..                           | 0 9 0               | ..                    | ..                   |
| 19 | 12                             | 3           | 466                 | 48            | 180                        | 12500                  | 1430        | 2 0                     | ..                           | 4 4 0               | ..                    | ..                   |
| 20 | 57                             | 6           | 2552                | 569           | 380                        | 53720                  | 6225        | 2 0                     | ..                           | 15 8 0              | 165                   | 55                   |
| 21 | 8                              | 2           | 442                 | 124           | 118                        | 10806                  | 1326        | 2 0                     | ..                           | 4 7 6               | 18                    | ..                   |
| 22 | 2                              | ..          | 87                  | 1             | 10                         | 3285                   | 200         | 2 0                     | ..                           | ..                  | ..                    | ..                   |
| 23 | 1                              | ..          | 48                  | 5             | 7                          | 906                    | 53          | 2 0                     | 1                            | ..                  | ..                    | ..                   |
| 24 | 8                              | 3           | 404                 | 144           | 100                        | 4517                   | 237         | 0 6                     | ..                           | 2 16 3              | ..                    | 1                    |
| 25 | 36                             | 9           | 1788                | 402           | 483                        | 32782                  | 3309        | 1 8½                    | ..                           | 10 0 0              | 60                    | 2                    |
|    | 421                            | 107         | 21298               | 4355          | 5325                       | 489860                 | 50472       | ..                      | 255                          | 114 8 7             | 636                   | 181                  |
| 26 | ..                             | ..          | ..                  | ..            | ..                         | ..                     | ..          | ..                      | ..                           | 0 8 4               | ..                    | ..                   |
| 27 | ..                             | ..          | ..                  | ..            | ..                         | ..                     | ..          | ..                      | ..                           | ..                  | ..                    | ..                   |
| 28 | ..                             | ..          | ..                  | ..            | ..                         | 1912                   | 27          | ..                      | ..                           | ..                  | ..                    | ..                   |
| 29 | ..                             | 216         | 9840                | 318           | 284                        | 19670                  | 1028        | ..                      | 600                          | 0 18 10             | 25                    | 25                   |
|    | 421                            | 323         | 31138               | 4673          | 5609                       | 461442                 | 51527       | ..                      | 855                          | 115 15 9            | 661                   | 206                  |
| 1  | 22                             | 2           | 1669                | 176           | 289                        | 28451                  | 3980        | 1 8½                    | ..                           | 8 11 0              | ..                    | 12                   |
| 2  | ..                             | ..          | ..                  | ..            | ..                         | 1135                   | 76          | ..                      | ..                           | ..                  | ..                    | ..                   |
| 3  | 28                             | ..          | 1518                | 63            | 572                        | 30080                  | 3736        | 1 10                    | ..                           | 8 19 4              | 21                    | 2                    |
| 4  | 18                             | ..          | 908                 | 87            | 451                        | 22940                  | 3376        | 2 6                     | ..                           | 4 19 2              | 27                    | 8                    |
| 5  | 386                            | 249         | 20072               | 4432          | 9207                       | 437976                 | 67271       | 2 6                     | 1070                         | 40 0 0              | 548                   | 702                  |
| 6  | 2                              | ..          | 79                  | 11            | 32                         | 2413                   | 280         | 2 1½                    | ..                           | ..                  | ..                    | ..                   |
| 7  | 72                             | 17          | 3544                | 572           | 1042                       | 83770                  | 10632       | 2 3                     | ..                           | 21 15 2             | 213                   | 11                   |
| 8  | 96                             | 33          | 4648                | 363           | 2134                       | 106332                 | 12962       | 2 0                     | 269                          | 12 10 0             | 265                   | 41                   |
| 9  | 10                             | ..          | 414                 | ..            | 160                        | 8867                   | 817         | 1 8                     | 9                            | 2 19 2              | ..                    | 5                    |
| 10 | 176                            | 44          | 7352                | 1733          | 2710                       | 157879                 | 20311       | 2 1                     | ..                           | 20 0 0              | 305                   | 56                   |
| 11 | 5                              | ..          | 270                 | 12            | 89                         | 7690                   | 1060        | 2 8                     | 29                           | ..                  | 4                     | 10                   |
| 12 | 13                             | ..          | 780                 | 44            | 489                        | 14707                  | 2364        | 2 9                     | ..                           | 3 18 6              | ..                    | 16                   |
| 13 | 185                            | 74          | 10847               | 1242          | 7416                       | 242250                 | 33831       | 2 3½                    | ..                           | 20 0 0              | 404                   | 59                   |
| 14 | 7                              | 1           | 832                 | 26            | 77                         | 7688                   | 851         | 2 0                     | ..                           | 2 10 0              | 20                    | ..                   |
| 15 | 5                              | ..          | 218                 | 28            | 35                         | 5284                   | 676         | 2 2                     | ..                           | ..                  | ..                    | ..                   |
|    | 1025                           | 420         | 52651               | 8789          | 24703                      | 1157462                | 162223      | ..                      | 1377                         | 146 2 4             | 1807                  | 922                  |
| 16 | ..                             | 25          | 1782                | 9             | ..                         | 4564                   | ..          | ..                      | ..                           | ..                  | ..                    | ..                   |
| 17 | ..                             | 7           | 325                 | 43            | 24                         | 784                    | 94          | 0 8½                    | 21                           | 0 5 0               | 2                     | ..                   |
| 18 | ..                             | ..          | ..                  | ..            | ..                         | ..                     | ..          | ..                      | ..                           | ..                  | ..                    | ..                   |
| 19 | ..                             | 6           | 351                 | 61            | 20                         | 742                    | 88          | ..                      | 10                           | 0 5 0               | 1                     | ..                   |
|    | 1025                           | 458         | 55109               | 8902          | 24747                      | 1163552                | 162355      | ..                      | 1408                         | 146 12 4            | 1810                  | 922                  |
| 1  | 11                             | ..          | 743                 | 20            | 197                        | 22950                  | 4452        | 3 9                     | ..                           | 5 16 8              | ..                    | 1                    |
| 2  | 6                              | ..          | 387                 | 57            | 196                        | 6556                   | 799         | 2 0                     | 6                            | 2 0 0               | 16                    | 2                    |
| 3  | 37                             | 2           | 2057                | 546           | 640                        | 55288                  | 6874        | 2 5½                    | ..                           | 8 6 8               | 8                     | 13                   |
| 4  | 1                              | ..          | 170                 | 21            | 83                         | 3915                   | 584         | 2 6                     | ..                           | ..                  | ..                    | 2                    |
| 5  | 26                             | 14          | 1405                | 351           | 420                        | 33978                  | 4994        | 2 8½                    | ..                           | 9 13 2              | 47                    | 19                   |
| 6  | 3                              | ..          | 200                 | 17            | 13                         | 2511                   | 49          | 1 0                     | 5                            | ..                  | ..                    | ..                   |
| 7  | 65                             | 30          | 3974                | 1.05          | 2435                       | 81592                  | 10903       | 2 2½                    | ..                           | 11 10 0             | 151                   | 53                   |
| 8  | 2                              | ..          | 124                 | 12            | 51                         | 3123                   | 286         | 2 0                     | ..                           | 1 0 0               | ..                    | ..                   |
| 9  | 24                             | 1           | 1102                | 291           | 303                        | 31106                  | 3569        | 1 11½                   | 39                           | 7 4 8               | 80                    | 23                   |
| 10 | 8                              | ..          | 481                 | ..            | 96                         | 10223                  | 1436        | 2 6                     | ..                           | 2 14 8              | ..                    | 13                   |
| 11 | 180                            | 18          | 7853                | 1040          | 2949                       | 139024                 | 19072       | 2 2½                    | 639                          | 12 0 0              | 94                    | 63                   |
| 12 | 4                              | 1           | 317                 | 25            | 176                        | 7099                   | 620         | 2 0                     | 10                           | 1 10 0              | ..                    | 5                    |
| 13 | 95                             | 13          | 4824                | 965           | 1850                       | 108791                 | 12411       | 2 0                     | ..                           | 12 10 0             | 105                   | 25                   |
| 14 | 29                             | 4           | 1555                | 328           | 667                        | 33110                  | 3189        | 1 8                     | ..                           | 10 16 8             | ..                    | 13                   |
| 15 | 17                             | 5           | 979                 | 117           | 254                        | 20424                  | 2153        | 1 10                    | ..                           | 7 6 8               | 12                    | 6                    |
| 16 | 13                             | ..          | 886                 | 139           | 321                        | 20111                  | 1837        | 1 8½                    | ..                           | 5 0 0               | ..                    | 13                   |

| NAME OF SOCIETY.                            | No. of Mem- bers. | LIABILITIES.   |   |                 | ASSETS.   |                          |                   |                          |                                 |
|---|-------------------|----------------|---|-----------------|---|--------------------------|-------------------|--------------------------|---------------------------------|
|   |                   | Share Capital. | Loans, including any Over- draft from Bank. | Re- serve Fund. | Value of Land, Bldings, Machin- ery, and Fixed Stock. | Value of Stock in Trade. | Investments.      |                          | Owing to the Society for Goods. |
|   |                   |                |   |                 |   |                          | House Prop- erty. | All other Invest- ments. |                                 |
| NOTTINGHAM DISTRICT— <i>Con.</i>            |                   |                |   |                 |   |                          |                   |                          |                                 |
| bPleasley Works .....                       | 46                | £ 46           | £ 304                                       | £ ..            | £ ..  | £ 226                    | £ ..              | £ 175                    | £ 17                            |
| Radcliffe-on-Trent .....                    | 248               | 3683           | 820   | 65              | 2390  | 1708                     | ..                | 191                      | 487                             |
| Ruddington .....                            | 504               | 7163           | 2538  | 523             | 3563  | 1612                     | 4557              | 916                      | ..                              |
| Selston .....                               | 600               | 7969           | 637   | 318             | 3358  | 4074                     | 520               | 2301                     | 184                             |
| bShirebrook .....                           | 112               | 127            | 251   | ..              | 37  | 208                      | ..                | 135                      | ..                              |
| Southwell .....                             | 65                | 161            | ..  | 94              | 23  | 194                      | ..                | 65                       | 22                              |
| Stanton Hill .....                          | 684               | 6282           | 4330  | 403             | 6771  | 3868                     | 2138              | 692                      | 567                             |
| Stapleford and Sandiacre...                 | 1773              | 21093          | 4010  | 1100            | 12531   | 7850                     | 7542              | 3915                     | ..                              |
| Warsop Vale .....                           | 113               | 282            | 10  | 15              | 43  | 287                      | ..                | 9                        | 25                              |
| Woodboro' .....                             | 70                | 533            | 400   | 83              | 775   | 163                      | ..                | 184                      | 26                              |
| Special Society:—                           | 27257             | 309168         | 45043                                       | 12374           | 136764  | 101053                   | 90755             | 72834                    | 8858                            |
| Ruddington Carrying ....                    | 119               | 824            | 1197  | 196             | 2094  | 73                       | ..                | 23                       | 118                             |
| Productive Societies:—                      | 27376             | 309992         | 46240                                       | 12570           | 138858  | 101126                   | 90755             | 72857                    | 8976                            |
| Codnor Park and Selston                     |                   |                |   |                 |   |                          |                   |                          |                                 |
| Baking .....                                | 10                | 1100           | 250   | ..              | 1179  | 102                      | ..                | ..                       | 28                              |
| Kirkby-in-Ashfield Manu-<br>facturers ..... | 98                | 1000           | 2009  | ..              | 2082  | 1067                     | ..                | ..                       | 341                             |
| aNottingham Bakers .....                    | 51                | 180            | 130   | ..              | 112   | 39                       | ..                | ..                       | 179                             |
| „ Printers .....                            | 117               | 728            | 213   | 101             | 500   | 146                      | ..                | 12                       | 329                             |
| Total .....                                 | 27652             | 313000         | 48842                                       | 12671           | 142731  | 102480                   | 90755             | 72869                    | 9825                            |
| No. 9—LINCOLN DISTRICT—                     |                   |                |   |                 |   |                          |                   |                          |                                 |
| bBlyth, Nornay, and District                | 65                | 647            | 1102  | ..              | 219   | 1126                     | ..                | ..                       | 1                               |
| Boston .....                                | 2040              | 10930          | 3864  | 570             | 8964  | 4514                     | 1860              | 1752                     | 2                               |
| bEdwinstowe .....                           | 305               | 2278           | 240   | ..              | 13  | 1581                     | ..                | 1223                     | 3                               |
| Empingham & Normanton.                      | 125               | 503            | ..  | 15              | 37  | 478                      | ..                | 56                       | 12                              |
| Gainsboro' .....                            | 2718              | 38492          | 1846  | 1092            | 16385   | 13320                    | 7253              | 7485                     | 529                             |
| Grantham .....                              | 1415              | 12898          | 6420  | 183             | 5980  | 4232                     | 4906              | 4518                     | 27                              |
| Great Grimsby .....                         | 4484              | 26574          | 61934                                       | 1348            | 25156   | 12836                    | 50596             | 3660                     | 1441                            |
| Huntingdon .....                            | 541               | 3013           | ..  | 427             | 1321  | 1423                     | ..                | 769                      | 15                              |
| King's Lynn .....                           | 1356              | 3481           | 3960  | 573             | 3714  | 5947                     | 562               | 618                      | 9                               |
| Lincoln .....                               | 10410             | 134233         | 60784                                       | 6736            | 93011   | 50695                    | 48023             | 17289                    | 10                              |
| Louth .....                                 | 606               | 4272           | 1072  | ..              | 2650  | 1872                     | ..                | 567                      | 358                             |
| Newark .....                                | 835               | 4088           | 767   | 95              | 4050  | 1485                     | ..                | 402                      | 107                             |
| Oakham .....                                | 194               | 363            | 50  | 41              | 112   | 343                      | ..                | 137                      | 36                              |
| Oundle .....                                | 117               | 322            | 135   | 20              | 80  | 553                      | ..                | 98                       | 13                              |
| Peterboro' .....                            | 9495              | 104983         | 5388  | 3648            | 51310   | 36223                    | 11662             | 21392                    | 213                             |
| Retford .....                               | 651               | 4710           | 925   | 107             | 2952  | 1354                     | 1434              | 515                      | 16                              |
| St. Ives (Hunts.) .....                     | 435               | 1854           | 304   | 197             | 105   | 1476                     | ..                | 938                      | 17                              |
| Saxby .....                                 | 65                | 64             | 250   | 109             | 31  | 342                      | ..                | 4                        | 210                             |
| Scunthorpe .....                            | 1720              | 15509          | 1150  | 914             | 9348  | 6943                     | 377               | 2655                     | 19                              |
| Spalding .....                              | 748               | 3435           | 962   | 88              | 2870  | 1186                     | ..                | 423                      | 20                              |
| Wisbech Phoenix .....                       | 378               | 878            | 1157  | 200             | 851   | 762                      | ..                | 285                      | 21                              |
| Special Society:—                           | 38703             | 373527         | 152305                                      | 16363           | 229159  | 148691                   | 126673            | 64786                    | 3159                            |
| *Newark Steam Barge Ownrs.                  | 8                 | ..             | ..  | ..              | ..  | ..                       | ..                | ..                       | 22                              |
| Agricultural and Dairy:—                    | 38711             | 373527         | 152305                                      | 16363           | 229159  | 148691                   | 126673            | 64786                    | 3159                            |
| Cromwell Agricultural ....                  | 10                | 7              | 44  | ..              | ..  | 3                        | ..                | ..                       | 40                              |
| bEast Markham Agricultural ...              | 8                 | 4              | 25  | ..              | 3   | 5                        | ..                | 16                       | 23                              |
| bMuskham Agricultural ....                  | 49                | 23             | 99  | ..              | 16  | 1                        | ..                | 89                       | 25                              |
| Newark Dairy .....                          | 30                | 284            | 343   | 12              | 1017  | 3                        | ..                | ..                       | 29                              |
| Productive Society:—                        | 38808             | 373795         | 152816                                      | 16375           | 230195  | 148703                   | 126673            | 64891                    | 3228                            |
| Lincoln Land and Building                   | 444               | 3555           | 44776                                       | 1777            | 824   | 325                      | 49648             | 27                       | 218                             |
| Total .....                                 | 39252             | 377350         | 197592                                      | 18152           | 230519  | 149028                   | 176321            | 64918                    | 3446                            |

\* Not commenced business at end of 1903.

|    | No. of<br>Employees on<br>Dec. 31st. |             | EXPENSES.                 |                    | Interest<br>on<br>Share<br>Capital. | Sales<br>during the<br>Year. | PROFIT.        |                                    |  |                        |                                    |                                   |
|----|--------------------------------------|-------------|---------------------------|--------------------|-------------------------------------|------------------------------|----------------|------------------------------------|--|------------------------|------------------------------------|-----------------------------------|
|    | Distributive.                        | Productive. | Salaries<br>and<br>Wages. | Depre-<br>ciation. |                                     |                              | Net<br>Profit. | Average<br>Divi-<br>dend<br>per £. | Am't<br>Paid as<br>Bonus<br>on<br>Wages. | Subscriptions.         |                                    |                                   |
|    |                                      |             |                           |                    |                                     |                              |                |                                    |  | Co-operative<br>Union. | Educa-<br>tional<br>Pur-<br>poses. | Chari-<br>table<br>Pur-<br>poses. |
|    |                                      |             | £                         | £                  | £                                   | £                            | £              | s. d.                              | £  | £ s. d.                | £                                  | £                                 |
| 17 | ..                                   | ..          | ..                        | ..                 | ..                                  | 1307                         | 116            | ..                                 | ..                                       | ..                     | ..                                 | ..                                |
| 18 | 7                                    | 2           | 466                       | 53                 | 172                                 | 6537                         | 142            | 0 10 1/2                           | ..                                       | 2 1 8                  | ..                                 | ..                                |
| 19 | 12                                   | 2           | 716                       | 69                 | 316                                 | 13544                        | 1543           | 2 0                                | ..                                       | 4 6 0                  | 7                                  | 9                                 |
| 20 | 16                                   | ..          | 783                       | 40                 | 369                                 | 14852                        | 2005           | 2 4                                | ..                                       | 4 10 0                 | ..                                 | 2                                 |
| 21 | ..                                   | ..          | ..                        | ..                 | ..                                  | 3564                         | 129            | ..                                 | ..                                       | ..                     | ..                                 | ..                                |
| 22 | 1                                    | ..          | 68                        | 1                  | 4                                   | 1134                         | 66             | 2 0                                | ..                                       | 0 5 0                  | ..                                 | ..                                |
| 23 | 17                                   | ..          | 1097                      | 307                | 908                                 | 20255                        | 2395           | 2 4 1/2                            | ..                                       | 6 6 0                  | 23                                 | 17                                |
| 24 | 41                                   | 14          | 1837                      | 544                | 951                                 | 61881                        | 9157           | 2 6                                | ..                                       | 14 0 4                 | 102                                | 21                                |
| 25 | 2                                    | ..          | 77                        | 3                  | 6                                   | 1878                         | 201            | 2 0                                | 2  | ..                     | 5                                  | ..                                |
| 26 | 2                                    | ..          | 78                        | ..                 | 17                                  | 1648                         | 197            | 2 0                                | ..                                       | ..                     | ..                                 | ..                                |
| 27 | 619                                  | 106         | 32179                     | 6051               | 12794                               | 706401                       | 89124          | ..                                 | 701                                      | 129 3 2                | 650                                | 305                               |
|    | 7                                    | ..          | 431                       | 60                 | 29                                  | 1171                         | 57             | ..                                 | ..                                       | ..                     | ..                                 | ..                                |
|    | 626                                  | 106         | 32610                     | 6111               | 12823                               | 707572                       | 89181          | ..                                 | 701                                      | 129 3 2                | 650                                | 305                               |
| 28 | ..                                   | 4           | 267                       | 6                  | 60                                  | 1739                         | 67             | ..                                 | ..                                       | 0 10 0                 | ..                                 | ..                                |
| 29 | ..                                   | 20          | 785                       | 94                 | ..                                  | 4924                         | 45             | ..                                 | ..                                       | 0 16 0                 | ..                                 | ..                                |
| 30 | ..                                   | 3           | 211                       | 57                 | ..                                  | 1123                         | ..             | ..                                 | ..                                       | 0 8 6                  | ..                                 | ..                                |
| 31 | ..                                   | 10          | 672                       | 74                 | ..                                  | 1395                         | ..             | ..                                 | ..                                       | 0 18 10                | ..                                 | ..                                |
|    | 626                                  | 143         | 34545                     | 6342               | 12883                               | 716153                       | 89293          | ..                                 | 701                                      | 131 16 6               | 650                                | 305                               |
|    | ..                                   | ..          | ..                        | ..                 | ..                                  | ..                           | ..             | ..                                 | ..                                       | ..                     | ..                                 | ..                                |
|    | ..                                   | ..          | ..                        | ..                 | ..                                  | ..                           | ..             | ..                                 | ..                                       | ..                     | ..                                 | ..                                |
| 1  | ..                                   | ..          | ..                        | ..                 | ..                                  | 3642                         | 169            | ..                                 | ..                                       | ..                     | ..                                 | ..                                |
| 2  | 42                                   | 11          | 1903                      | 406                | 486                                 | 30152                        | 3646           | 1 10                               | 37                                       | 8 6 8                  | ..                                 | 13                                |
| 3  | ..                                   | ..          | ..                        | ..                 | ..                                  | 6841                         | 557            | ..                                 | ..                                       | ..                     | ..                                 | ..                                |
| 4  | 2                                    | ..          | 115                       | 4                  | 21                                  | 2150                         | 145            | 1 3                                | ..                                       | ..                     | ..                                 | ..                                |
| 5  | 72                                   | 38          | 3550                      | 631                | 1777                                | 72925                        | 9089           | 1 8                                | ..                                       | 8 8 0                  | 59                                 | ..                                |
| 6  | 40                                   | 8           | 1985                      | 249                | 570                                 | 27901                        | 1898           | 0 7 1/2                            | ..                                       | 8 6 8                  | 31                                 | 12                                |
| 7  | 91                                   | 38          | 5199                      | 1120               | 1103                                | 82458                        | 7210           | 1 6 1/2                            | ..                                       | 8 6 8                  | 90                                 | 56                                |
| 8  | 8                                    | 3           | 410                       | 34                 | 125                                 | 8593                         | 1203           | 2 6 1/2                            | ..                                       | 4 2 8                  | 2                                  | 15                                |
| 9  | 33                                   | 6           | 1586                      | 99                 | 142                                 | 21793                        | 1891           | 1 4 1/2                            | 30                                       | 8 6 8                  | 20                                 | 4                                 |
| 10 | 288                                  | 173         | 13565                     | 1799               | 5470                                | 234347                       | 20553          | 1 3 1/2                            | ..                                       | 25 0 0                 | 237                                | 87                                |
| 11 | 15                                   | 4           | 618                       | 39                 | 239                                 | 10353                        | 368            | 0 3 1/2                            | 2  | 5 4 0                  | 3                                  | 1                                 |
| 12 | 13                                   | 4           | 815                       | 72                 | 141                                 | 12624                        | 1269           | 1 3 1/2                            | ..                                       | 6 0 0                  | 6                                  | 2                                 |
| 13 | 3                                    | ..          | 252                       | 10                 | 18                                  | 2732                         | ..             | ..                                 | ..                                       | 1 13 4                 | ..                                 | ..                                |
| 14 | 1                                    | ..          | 112                       | 5                  | 16                                  | 1941                         | 146            | 1 7 1/2                            | ..                                       | ..                     | ..                                 | 1                                 |
| 15 | 324                                  | 89          | 12304                     | 2057               | 4808                                | 210769                       | 27122          | 2 0                                | ..                                       | 37 6 9                 | 275                                | 92                                |
| 16 | 16                                   | 3           | 812                       | 114                | 180                                 | 13534                        | 1431           | 2 0                                | ..                                       | 4 15 4                 | 15                                 | 3                                 |
| 17 | 6                                    | 3           | 420                       | 6                  | 86                                  | 6373                         | 650            | 1 8 1/2                            | 7  | 3 10 0                 | 6                                  | 3                                 |
| 18 | 2                                    | ..          | 102                       | ..                 | 3                                   | 2179                         | 128            | 2 6 1/2                            | ..                                       | ..                     | ..                                 | ..                                |
| 19 | 41                                   | 5           | 1921                      | 363                | 708                                 | 43811                        | 4985           | 2 0 1/2                            | ..                                       | 8 6 8                  | 10                                 | 21                                |
| 20 | 13                                   | ..          | 689                       | 133                | 189                                 | 9636                         | 795            | 1 3                                | 20                                       | 6 0 10                 | 11                                 | 13                                |
| 21 | 10                                   | ..          | 531                       | 43                 | 31                                  | 10700                        | 576            | 1 0                                | 11                                       | 3 3 0                  | ..                                 | ..                                |
| 22 | 1020                                 | 385         | 46889                     | 7184               | 16113                               | 815454                       | 83271          | ..                                 | 107                                      | 146 17 3               | 765                                | 323                               |
|    | ..                                   | ..          | ..                        | ..                 | ..                                  | ..                           | ..             | ..                                 | ..                                       | ..                     | ..                                 | ..                                |
|    | 1020                                 | 385         | 46889                     | 7184               | 16113                               | 815454                       | 83271          | ..                                 | 107                                      | 146 17 3               | 765                                | 323                               |
| 23 | ..                                   | ..          | 6                         | ..                 | ..                                  | 195                          | ..             | ..                                 | ..                                       | 0 2 0                  | ..                                 | ..                                |
| 24 | ..                                   | ..          | ..                        | ..                 | ..                                  | 31                           | ..             | ..                                 | ..                                       | ..                     | ..                                 | ..                                |
| 25 | ..                                   | ..          | ..                        | ..                 | ..                                  | 275                          | ..             | ..                                 | ..                                       | ..                     | ..                                 | ..                                |
| 26 | ..                                   | 4           | 169                       | ..                 | 11                                  | 726                          | 40             | ..                                 | ..                                       | ..                     | ..                                 | ..                                |
| 27 | 1020                                 | 389         | 47064                     | 7184               | 16124                               | 816681                       | 83311          | ..                                 | 107                                      | 149 19 3               | 765                                | 323                               |
|    | ..                                   | 28          | 290                       | 51                 | 240                                 | 8000                         | 575            | ..                                 | ..                                       | 3 11 8                 | ..                                 | ..                                |
|    | 1020                                 | 417         | 47354                     | 7235               | 16364                               | 824681                       | 83886          | ..                                 | 107                                      | 150 10 11              | 765                                | 323                               |

## SUMMARY OF THE

| NAME OF DISTRICT.                                | No. of Societies. | No. of Mem- bers. | LIABILITIES.   |   |                 | ASSETS.   |                          |                   |                          |                                 |   |
|--|-------------------|-------------------|----------------|---|-----------------|---|--------------------------|-------------------|--------------------------|---------------------------------|---|
|  |                   |                   | Share Capital. | Loans, includ- ing any Over- draft from Bank. | Res- erve Fund. | Value of Land, Bldings, Machin- ery, and Fixed Stock. | Value of Stock in Trade. | Investments.      |                          | Owing to the Society for Goods. |   |
|  |                   |                   |                |   |                 |   |                          | House Prop- erty. | All other Invest- ments. |                                 |   |
| No. 1—NORTHAMPTON AND EARLS BARTON ..            | 23                | 6534              | £ 49553        | £ 13384                                       | £ 5390          | £ 26502   | £ 18882                  | £ 14612           | £ 14476                  | £ 1014                          | 1 |
| „ 2—WELLINGBORO <sup>1</sup> AND KETTERING ..... | 37                | 20696             | 259289         | 104249  | 17546           | 159359  | 122920                   | 92688             | 51457                    | 25350                           | 2 |
| „ 3—LEICESTER .....                              | 53                | 31771             | 329884         | 87134   | 14347           | 206135  | 99380                    | 76279             | 79620                    | 18009                           | 3 |
| „ 4—COVENTRY .....                               | 25                | 17886             | 192555         | 28680   | 13404           | 95133   | 64451                    | 40475             | 54405                    | 3321                            |   |
| „ 5—BIRMINGHAM.....                              | 28                | 27575             | 183439         | 21770   | 7579            | 93416   | 75613                    | 18226             | 41412                    | 7045                            | 5 |
| „ 6—STAFFORD .....                               | 29                | 20710             | 136635         | 25476   | 11104           | 88438   | 59374                    | 12916             | 24214                    | 8557                            | 6 |
| „ 7—DERBY.....                                   | 19                | 41229             | 572738         | 75286   | 15366           | 281850  | 171955                   | 188152            | 76065                    | 10906                           | 7 |
| „ 8—NOTTINGHAM.....                              | 31                | 27652             | 313000         | 48842   | 12671           | 142731  | 102480                   | 90755             | 72869                    | 9825                            | 8 |
| „ 9—LINCOLN .....                                | 27                | 39252             | 377350         | 197592  | 18152           | 230519  | 149028                   | 176321            | 64918                    | 3446                            | 9 |
| Totals, 1903 .....                               | 272               | 233295            | 2414443        | 602413  | 115559          | 1324083   | 864083                   | 710424            | 479436                   | 87473                           |   |
| Totals, 1902 .....                               | 265               | 218090            | 2297274        | 612020  | 107680          | 1222470   | 863357                   | 660220            | 468788                   | 73290                           |   |
| Increase .....                                   | 7                 | 15205             | 117169         | ..  | 7879            | 101613  | 726                      | 50204             | 10648                    | 14183                           |   |
| Decrease .....                                   | ..                | ..                | ..             | 9607  | ..              | ..  | ..                       | ..                | ..                       | ..                              |   |



## MIDLAND SECTION.

| No. of Employees on Dec. 31st. |             |                     | EXPENSES.     |             | Interest on Share Capital. | Sales during the Year. | PROFIT.                      |                     |                       |                      |      |
|--------------------------------|-------------|---------------------|---------------|-------------|----------------------------|------------------------|------------------------------|---------------------|-----------------------|----------------------|------|
| Distributive.                  | Productive. | Salaries and Wages. | Depreciation. | Net Profit. |                            |                        | Am't Paid as Bonus on Wages. | Subscriptions.      |                       |                      |      |
|                                |             |                     |               |             |                            |                        |                              | Co-operative Union. | Educational Purposes. | Charitable Purposes. |      |
|                                |             |                     | £             | £           | £                          | £                      | £                            | £                   | £ s. d.               | £                    | £    |
| 1                              | 99          | 48                  | 6647          | 903         | 1900                       | 129846                 | 14103                        | 8                   | 38 14 11              | 131                  | 100  |
| 2                              | 308         | 1943                | 107450        | 6481        | 11606                      | 690279                 | 64107                        | 4450                | 114 17 4              | 618                  | 849  |
| 3                              | 520         | 993                 | 71399         | 8008        | 12824                      | 825090                 | 88816                        | 1451                | 121 11 0              | 867                  | 467  |
| 4                              | 379         | 160                 | 22451         | 4404        | 7996                       | 454755                 | 58400                        | 8                   | 59 16 2               | 910                  | 182  |
| 5                              | 474         | 343                 | 33512         | 3774        | 7408                       | 480781                 | 55007                        | 1066                | 87 6 10               | 451                  | 246  |
| 6                              | 421         | 323                 | 31138         | 4673        | 5609                       | 461442                 | 51527                        | 855                 | 115 15 9              | 661                  | 206  |
| 7                              | 1025        | 458                 | 55109         | 8902        | 24747                      | 1163552                | 162355                       | 1408                | 146 12 4              | 1810                 | 922  |
| 8                              | 626         | 143                 | 34545         | 6342        | 12883                      | 716153                 | 89293                        | 701                 | 131 16 6              | 650                  | 305  |
| 9                              | 1020        | 417                 | 47354         | 7235        | 16364                      | 824631                 | 89386                        | 107                 | 150 10 11             | 765                  | 323  |
|                                | 4872        | 4828                | 409605        | 50722       | 101337                     | 5746579                | 667494                       | 10054               | 967 1 9               | 6863                 | 3600 |
|                                | 4556        | 4942                | 400586        | 49352       | 93812                      | 5445500                | 620055                       | 10781               | 930 9 4               | 6657                 | 3626 |
|                                | 316         | ..                  | 9019          | 1370        | 7525                       | 301079                 | 47439                        | ..                  | 36 12 5               | 206                  | ..   |
|                                | ..          | 1143                | ..            | ..          | ..                         | ..                     | ..                           | 727                 | ..                    | ..                   | 26   |

**NORTHERN****RETURNS OF TRADE, &c., of Co-operative Societies in the Counties of  
RIDING OF YORKSHIRE, for 1903, arranged**

*a* These particulars are taken from our last year's return. *b* These particulars are taken  
this office or to

| NAME OF SOCIETY.                                  | No. of<br>Members. | LIABILITIES.      |  |                       | ASSETS.   |                                   |              |              |   |
|---|--------------------|-------------------|--|-----------------------|---|-----------------------------------|--------------|--------------|---|
|   |                    | Share<br>Capital. | Loans,<br>including any<br>Over-<br>draft<br>from<br>Bank. | Re-<br>serve<br>Fund. | Value of<br>Land,<br>Buildings,<br>Machin-<br>ery, and<br>Fixed<br>Stock. | Value of<br>Stock<br>in<br>Trade. | Investments. |              | Owing<br>to the<br>Society<br>for<br>Goods. |
|   |                    | £                 | £  | £                     | £   | £                                 | £            | £            | £   |
| <b>No. 1—NORTH NORTHUMBER-<br/>LAND DISTRICT—</b> |                    |                   |  |                       |   |                                   |              |              |   |
| Amble .....                                       | 1320               | 14195             | ..   | 190                   | 4571  | 5333                              | 1482         | 5485         | 895 1                                       |
| " Bee Hive .....                                  | 78                 | 362               | ..   | 10                    | 6 37  | 645                               | ..           | ..           | 90 2  |
| Ashington Equitable ..                            | 702                | 4540              | 8338   | 473                   | 5288  | 6618                              | 604          | 7793         | 820 3                                       |
| " Industrial .....                                | 2207               | 36954             | ..   | 2025                  | 14938   | 9923                              | 3581         | 13855        | 431 4                                       |
| Bebside .....                                     | 438                | 4013              | 439  | 310                   | 675   | 2022                              | ..           | 2169         | 169 5                                       |
| Bedlington .....                                  | 1672               | 22282             | 13222  | 2624                  | 13685   | 7926                              | 7051         | 11084        | 1783 6                                      |
| Blyth-Clive Industrial ..                         | 656                | 5185              | ..   | 300                   | 2391  | 2476                              | 940          | ..           | 59 7  |
| " Cowpen Quay Cent'l                              | 1472               | 20893             | ..   | 463                   | 15214   | 5415                              | ..           | 1808         | 259 8                                       |
| Broomhill .....                                   | 991                | 12591             | ..   | 495                   | 5596  | 3787                              | 569          | 2007         | 345 9                                       |
| Cambois .....                                     | 381                | 8845              | 117  | ..                    | 2434  | 2914                              | 3697         | 486          | 124 10                                      |
| Choppington .....                                 | 442                | 3306              | 363  | 135                   | 1336  | 2237                              | 110          | 627          | 309 11                                      |
| Felton .....                                      | 108                | 411               | ..   | ..                    | 49  | 308                               | ..           | 136          | 16 12                                       |
| Guide Post .....                                  | 339                | 4182              | 529  | 436                   | 1650  | 1601                              | 800          | 1618         | 75 13                                       |
| Hedgeley .....                                    | 195                | 1197              | ..   | 85                    | 358   | 443                               | 328          | 264          | 114 14                                      |
| Howick .....                                      | 245                | 1658              | ..   | 230                   | 224   | 832                               | ..           | 276          | 219 15                                      |
| Loughirst .....                                   | 99                 | 394               | ..   | 125                   | ..  | 366                               | ..           | ..           | .. 16                                       |
| Newbiggin-by-the-Sea .....                        | 1172               | 24074             | 92   | 543                   | 11925   | 5248                              | 5353         | 3444         | 568 17                                      |
| New Delaval .....                                 | 669                | 13439             | ..   | 208                   | 1199  | 1429                              | 7627         | 4530         | 257 18                                      |
| Pegswood .....                                    | 448                | 3555              | 791  | 210                   | 1479  | 1987                              | 446          | 596          | 296 19                                      |
| Radcliffe .....                                   | 580                | 4355              | ..   | 522                   | 642   | 2430                              | 336          | 2676         | .. 20                                       |
| Togston Ter. and Broomhill                        | 139                | 2002              | ..   | 105                   | 441   | 1124                              | ..           | 750          | .. 21                                       |
| Tweedside .....                                   | 1943               | 22309             | ..   | 1640                  | 8959  | 6125                              | ..           | 10341        | 2191 22                                     |
| Widdrington ..                                    | 307                | 2093              | 1735   | 367                   | 123   | 1105                              | ..           | 3641         | 71 23                                       |
|   | 16403              | 212835            | 25626  | 11546                 | 92664   | 72354                             | 32964        | 66536        | 8531  |
| <b>Agricultural and Dairy:—</b>                   |                    |                   |  |                       |   |                                   |              |              |   |
| / North Seaton Farming ..                         | 128                | 325               | 22   | ..                    | 36  | 441                               | ..           | 131          | .. 24                                       |
| <b>Total .....</b>                                | <b>16531</b>       | <b>213160</b>     | <b>25648</b>   | <b>11546</b>          | <b>92700</b>  | <b>72795</b>                      | <b>32964</b> | <b>66667</b> | <b>8531</b>                                 |
| <b>No. 2—SOUTH NORTHUMBER-<br/>LAND DISTRICT—</b> |                    |                   |  |                       |   |                                   |              |              |   |
| Backworth .....                                   | 720                | 16557             | ..   | 428                   | 4984  | 3623                              | 458          | 8983         | 859 1                                       |
| Belsay ..   | 87                 | 463               | ..   | 54                    | 175   | 261                               | ..           | 81           | .. 2  |
| Coxlodge and Fawdon ..                            | 411                | 5332              | 129  | 246                   | 3722  | 1645                              | ..           | 1253         | 63 3  |
| Cramlington ..                                    | 3226               | 68564             | ..   | 3101                  | 24381   | 10986                             | 10846        | 22109        | 908 4                                       |
| Newcastle-upon-Tyne .....                         | 18166              | 287675            | 20033  | 4890                  | 173793  | 61043                             | 79948        | 28013        | .. 5  |
| North Shields .....                               | 8378               | 44082             | 16799  | 123                   | 36557   | 17731                             | 5918         | 3223         | 1457 6                                      |
| St. Anthonys ..                                   | 389                | 2788              | ..   | 84                    | 1498  | 927                               | ..           | 960          | .. 7  |
| Seaton Delaval .....                              | 1712               | 49450             | ..   | 522                   | 17558   | 16701                             | 7335         | 14647        | .. 8  |
| Seghill .....                                     | 409                | 4604              | ..   | 30                    | 1551  | 2363                              | ..           | ..           | .. 9  |
| Shiremoor .....                                   | 771                | 15274             | 938  | 597                   | 10877   | 5092                              | 3745         | ..           | .. 10                                       |

## SECTION.

NORTHUMBERLAND, CUMBERLAND, DURHAM, WESTMORLAND, and the NORTH in their respective Conference Districts.

from the Registrar's Returns for 1902. c These societies have not made a return either to the Registrar.

| No. of Employees on Dec. 31st. |             |     | EXPENSES.           |               | Interest on Share Capital. | Sales during the Year. | PROFIT.     |                         |                              |                |     |     |
|--------------------------------|-------------|-----|---------------------|---------------|----------------------------|------------------------|-------------|-------------------------|------------------------------|----------------|-----|-----|
| Distributive.                  | Productive. |     | Salaries and Wages. | Depreciation. |                            |                        | Net Profit. | Average Dividend per £. | Am't Paid as Bonus on Wages. | Subscriptions. |     |     |
|                                |             |     | £                   | £             | £                          | £                      | £           | s. d.                   | £                            | £ s. d.        | £   | £   |
| 1                              | 41          | 22  | 2386                | 264           | 592                        | 57820                  | 8608        | 3 1½                    | ..                           | 10 8 4         | 23  | 20  |
| 2                              | 2           | ..  | 131                 | 2             | 14                         | 2664                   | 355         | 3 0                     | ..                           | ..             | ..  | ..  |
| 3                              | 22          | 10  | 2785                | 288           | 490                        | 39939                  | 6319        | 3 4                     | ..                           | 5 17 0         | ..  | ..  |
| 4                              | 90          | 23  | 5494                | 868           | 1826                       | 117850                 | 16461       | 2 6½                    | ..                           | 18 19 9        | 25  | 74  |
| 5                              | 15          | 4   | 1114                | 54            | 197                        | 26017                  | 3386        | 2 5                     | ..                           | 3 15 8         | ..  | 18  |
| 6                              | 74          | 56  | 4449                | 940           | 1532                       | 97281                  | 13434       | 2 7                     | ..                           | 13 6 8         | 21  | 58  |
| 7                              | 13          | ..  | 951                 | 68            | 282                        | 22382                  | 3412        | 2 10                    | ..                           | 5 17 1         | ..  | 17  |
| 8                              | 49          | 14  | 2572                | 321           | 962                        | 54926                  | 8710        | 2 11                    | ..                           | 10 0 0         | 10  | 7   |
| 9                              | 18          | 18  | 1959                | 197           | 402                        | 39344                  | 5654        | 3 0                     | ..                           | 8 12 0         | ..  | 15  |
| 10                             | 12          | ..  | 869                 | 86            | 431                        | 19336                  | 2772        | 2 11                    | ..                           | 3 4 0          | ..  | 27  |
| 11                             | 13          | 3   | 827                 | 58            | 171                        | 16542                  | 1780        | 2 0                     | ..                           | 3 13 4         | ..  | 4   |
| 12                             | 2           | ..  | 89                  | 1             | 4                          | 705                    | 101         | 3 0                     | ..                           | ..             | ..  | ..  |
| 13                             | 9           | 2   | 607                 | 120           | 211                        | 15113                  | 2373        | 2 11                    | ..                           | 2 16 6         | 4   | 3   |
| 14                             | 3           | ..  | 185                 | 221           | 47                         | 5223                   | 806         | 2 11½                   | 2                            | ..             | ..  | ..  |
| 15                             | 4           | ..  | 288                 | 23            | 61                         | 5918                   | 871         | 2 4                     | 27                           | 2 5 4          | 8   | 5   |
| 16                             | 2           | ..  | 148                 | 1             | 16                         | 3887                   | 671         | 3 6½                    | ..                           | 0 14 8         | ..  | 1   |
| 17                             | 46          | 20  | 2398                | 253           | 1100                       | 56574                  | 9292        | 2 11                    | ..                           | 9 7 0          | 15  | 10  |
| 18                             | 17          | 7   | 1427                | 142           | 748                        | 35723                  | 5692        | 2 10                    | ..                           | 5 10 6         | 8   | 13  |
| 19                             | 12          | 2   | 860                 | 178           | 193                        | 18674                  | 2218        | 2 2                     | ..                           | 4 0 6          | 7   | 11  |
| 20                             | 11          | 4   | 659                 | 125           | 180                        | 19566                  | 4153        | 4 0                     | ..                           | 3 3 4          | ..  | 2   |
| 21                             | 3           | 1   | 205                 | 55            | 89                         | 5746                   | 1069        | 3 4                     | ..                           | 1 2 8          | ..  | 4   |
| 22                             | 44          | 26  | 2386                | 203           | 840                        | 64297                  | 10341       | 3 0½                    | ..                           | 8 8 0          | ..  | 53  |
| 23                             | 6           | ..  | 411                 | ..            | 100                        | 13869                  | 3054        | 4 3                     | ..                           | 2 11 8         | ..  | 5   |
| 508 212                        |             |     | 33150               | 4468          | 10488                      | 739396                 | 111532      | ..                      | 29                           | 123 14 0       | 121 | 347 |
| 24 ..                          |             |     | ..                  | ..            | ..                         | 786                    | 40          | ..                      | ..                           | ..             | ..  | ..  |
| 508 212                        |             |     | 33150               | 4468          | 10488                      | 740182                 | 111572      | ..                      | 29                           | 123 14 0       | 121 | 347 |
| 1                              | 31          | 10  | 1978                | 246           | 801                        | 43348                  | 7618        | 3 2                     | ..                           | 5 13 9         | 9   | 33  |
| 2                              | 5           | ..  | 118                 | 31            | 17                         | 2099                   | 199         | 1 11                    | ..                           | 0 13 4         | ..  | ..  |
| 3                              | 13          | ..  | 936                 | 146           | 231                        | 22607                  | 4064        | 3 5                     | ..                           | 3 8 3          | ..  | ..  |
| 4                              | 117         | 28  | 7149                | 1620          | 3285                       | 175505                 | 31989       | 3 3½                    | ..                           | 26 15 8        | 39  | 187 |
| 5                              | 617         | 136 | 35925               | 3100          | 14062                      | 522930                 | 74139       | 2 4                     | ..                           | 40 0 0         | ..  | 225 |
| 6                              | 130         | 19  | 5853                | 225           | 1931                       | 108472                 | 15940       | 2 8½                    | ..                           | 16 13 4        | 90  | 50  |
| 7                              | 9           | ..  | 499                 | 55            | 129                        | 11901                  | 1943        | 3 0                     | ..                           | 2 10 0         | ..  | 2   |
| 8                              | 60          | 40  | 6207                | 547           | 2490                       | 97855                  | 16600       | 3 0½                    | ..                           | 10 0 0         | 36  | 36  |
| 9                              | 11          | 1   | 771                 | 44            | 249                        | 18262                  | 2891        | 2 11                    | ..                           | 3 9 4          | 4   | 6   |
| 10                             | 31          | 10  | 2672                | 425           | 766                        | 41913                  | 6824        | 2 11½                   | ..                           | 7 0 0          | 3   | 36  |

| NAME OF SOCIETY.   | No. of Mem- bers. | LIABILITIES.   |   |                 |   | ASSETS.                  |                   |                          |                                 |    |  |
|--|-------------------|----------------|---|-----------------|---|--------------------------|-------------------|--------------------------|---------------------------------|----|--|
|  |                   | Share Capital. | Loans, including any Over- draft from Bank. | Re- serve Fund. | Value of Land, Bldings, Machin- ery, and Fixed Stock. | Value of Stock in Trade. | Investments.      |                          | Owing to the Society for Goods. |    |  |
|  |                   |                |   |                 |   |                          | House Prop- erty. | All other Invest- ments. |                                 |    |  |
| <b>No. 2—SOUTH NORTHUMBER- LAND DISTRICT.—Con.</b>                             |                   |                |   |                 |   |                          |                   |                          |                                 |    |  |
| Walker-on-Tyne . . . . .   | 1766              | 18315          | 1597  | 1392            | 7101  | 4721                     | 8157              | 3719                     | ..                              | 11 |  |
| Wallsend . . . . .   | 4174              | 76142          | 14588                                       | 2677            | 29422   | 14084                    | 47537             | 8156                     | 110                             | 12 |  |
| Willington Quay & Howden   | 1462              | 20254          | 6464  | 787             | 14843   | 6782                     | 5831              | 1544                     | 354                             | 13 |  |
|  | 36671             | 609500         | 60548                                       | 14931           | 326462  | 145959                   | 169775            | 92688                    | 3751                            |    |  |
| Special Society :—<br>Pioneer Fishing(N. Shields)                              | 73                | 8209           | 2999  | ..              | 11171   | ..                       | ..                | ..                       | ..                              | 14 |  |
|  | 36744             | 617709         | 63547                                       | 14931           | 337633  | 145959                   | 169775            | 92688                    | 3751                            |    |  |
| Productive Society :—<br>Newcastle-on-Tyne House-<br>hold Furnishing . . . . . | 114               | 5997           | 16000                                       | 1058            | 19633   | 6510                     | ..                | 296                      | 4473                            | 15 |  |
| Total . . . . .  | 36858             | 623706         | 79547                                       | 15989           | 357266  | 152469                   | 169775            | 92984                    | 8224                            |    |  |
| <b>No. 3—CUMBERLAND &amp; WEST- MORLAND DISTRICT—</b>                          |                   |                |   |                 |   |                          |                   |                          |                                 |    |  |
| Aspatria Industrial . .  | 1154              | 13651          | ..  | 382             | 2257  | 2989                     | 1450              | 9351                     | ..                              | 1  |  |
| Broughton Moor . . . . .   | 117               | 740            | 162   | 30              | 296   | 301                      | ..                | 197                      | 60                              | 2  |  |
| Burnside . . . . .   | 138               | 488            | ..  | 50              | 54  | 412                      | ..                | 75                       | 94                              | 3  |  |
| Carlisle . . . . .   | 6622              | 88553          | 2390  | 2518            | 48047   | 25229                    | 6982              | 18045                    | 7943                            | 4  |  |
| Cleator Moor . . . . .   | 5600              | 87663          | 575   | 2669            | 24104   | 27561                    | ..                | 37350                    | 9787                            | 5  |  |
| Dalston . . . . .  | 411               | 4225           | ..  | ..              | 2127  | 1205                     | ..                | 1280                     | 198                             | 6  |  |
| Egremont . . . . .   | 1299              | 19436          | 202   | 535             | 5391  | 5503                     | 1400              | 6493                     | 2793                            | 7  |  |
| Harrington . . . . .   | 190               | 2482           | 120   | 177             | 350   | 1051                     | ..                | 1420                     | 212                             | 8  |  |
| Houghton . . . . .   | 99                | 779            | ..  | 64              | 948   | 265                      | ..                | 272                      | 149                             | 9  |  |
| Keswick . . . . .  | 700               | 10211          | ..  | 278             | 3045  | 3519                     | 1484              | 2007                     | 976                             | 10 |  |
| Lazonby . . . . .  | 347               | 3029           | ..  | 193             | 101   | 1130                     | ..                | 1606                     | 675                             | 11 |  |
| Longtown . . . . .   | 516               | 3414           | 2634  | 146             | 2593  | 2261                     | 1917              | 1848                     | ..                              | 12 |  |
| Maryport . . . . .   | 4082              | 32485          | ..  | 1350            | 11961   | 16289                    | 307               | 9813                     | 1571                            | 13 |  |
| Naworth Collieries . . .   | 698               | 4824           | 1009  | 30              | 1794  | 2494                     | 1200              | 985                      | 442                             | 14 |  |
| Penrith . . . . .  | 498               | 1923           | 227   | 76              | 1482  | 470                      | ..                | 176                      | 447                             | 15 |  |
| Tebay . . . . .  | 238               | 1466           | ..  | 114             | 731   | 744                      | ..                | 242                      | 175                             | 16 |  |
| Upperby . . . . .  | 90                | 223            | ..  | 60              | 6   | 135                      | ..                | 248                      | 95                              | 17 |  |
| Warwick Bridge . . . . .   | 98                | 847            | ..  | 282             | 498   | 344                      | ..                | 249                      | 332                             | 18 |  |
| Wigton . . . . .   | 202               | 616            | ..  | 123             | 13  | 370                      | ..                | 351                      | ..                              | 19 |  |
| Windermere . . . . .   | 290               | 1869           | ..  | 49              | 813   | 466                      | ..                | 412                      | 471                             | 20 |  |
| Workington Bee Hive . .  | 1653              | 14535          | 598   | 918             | 7765  | 5726                     | 2018              | 3710                     | 1759                            | 21 |  |
| „ Industrial . . . . .   | 1730              | 17350          | 3176  | 663             | 9474  | 6833                     | 5616              | 1490                     | 1809                            | 22 |  |
|  | 26767             | 310759         | 11033                                       | 10707           | 123847  | 105297                   | 22374             | 97620                    | 29328                           |    |  |
| Agricultural and Dairy:  |                   |                |   |                 |   |                          |                   |                          |                                 |    |  |
| Aspatria Agricultural . . .  | 328               | 2056           | ..  | ..              | 286   | 657                      | ..                | 281                      | 1382                            | 23 |  |
| Brampton Agricultural . .  | 52                | 351            | ..  | ..              | ..  | 7                        | ..                | ..                       | ..                              | 24 |  |
| Vale of Eden Agricultural.   | 153               | 453            | ..  | 196             | ..  | 94                       | ..                | 419                      | 154                             | 25 |  |
| Total . . . . .  | 27300             | 313619         | 11033                                       | 10903           | 124133  | 106055                   | 22374             | 98320                    | 30864                           |    |  |
| <b>No. 4—WEST DURHAM &amp; SOUTH N'THUMBERLAND DIST.—</b>                      |                   |                |   |                 |   |                          |                   |                          |                                 |    |  |
| Allendale Town . . . . .   | 296               | 2323           | ..  | 100             | 785   | 1121                     | 50                | 475                      | 90                              | 1  |  |
| Alston . . . . .   | 410               | 1875           | 359   | 155             | 999   | 1668                     | ..                | 945                      | ..                              | 2  |  |
| Annfield Plain . . . . .   | 5231              | 127718         | 2750  | 6080            | 22680   | 19264                    | 28891             | 61070                    | 5816                            | 3  |  |
| Blaydon . . . . .  | 8273              | 183602         | ..  | 1264            | 56345   | 26607                    | 73620             | 27505                    | 1308                            | 4  |  |
| Burnopfield . . . . .  | 1459              | 52781          | ..  | 1306            | 13973   | 6794                     | 15627             | 12157                    | ..                              | 5  |  |
| Coanwood . . . . .   | 210               | 1200           | ..  | 200             | 28  | 1161                     | ..                | 212                      | ..                              | 6  |  |
| Consett . . . . .  | 1896              | 50142          | 1963  | 829             | 20296   | 9514                     | 6713              | 16917                    | 2751                            | 7  |  |
| Esh . . . . .  | 860               | 16743          | ..  | 605             | 4211  | 4061                     | 2794              | 8582                     | 1933                            | 8  |  |
| Fourstones and Newbrough   | 348               | 2634           | ..  | 150             | 25  | 599                      | 258               | 2953                     | ..                              | 9  |  |
| Greenhead . . . . .  | 228               | 1418           | ..  | 14              | 6   | 907                      | ..                | 801                      | 66                              | 10 |  |
| Haltwhistle . . . . .  | 571               | 4255           | ..  | 150             | 1680  | 2279                     | ..                | 655                      | 411                             | 11 |  |
| Haydon Bridge . . . . .  | 307               | 1544           | 195   | 100             | 634   | 866                      | ..                | 866                      | 201                             | 12 |  |



|    | No of<br>Employees on<br>Dec. 31st. |                  | EXPENSES.                 |                    | Interest<br>on<br>Share<br>Capital. | Sales<br>during the<br>Year. | PROFIT.        |   |   |                        |                                    |                                   |    |
|----|-------------------------------------|------------------|---------------------------|--------------------|-------------------------------------|------------------------------|----------------|---|---|------------------------|------------------------------------|-----------------------------------|----|
|    | Distri-<br>butive.                  | Pro-<br>ductive. | Salaries<br>and<br>Wages. | Depre-<br>ciation. |                                     |                              | Net<br>Profit. | Aver-<br>age<br>Divi-<br>dend<br>per £. | Am't<br>Paid as<br>Bonns<br>on<br>Wages | Subscriptions.         |                                    |                                   |    |
|    |                                     |                  |                           |                    |                                     |                              |                |   |   | Co-operative<br>Union. | Educa-<br>tional<br>Pur-<br>poses. | Chari-<br>table<br>Pur-<br>poses. |    |
|    |                                     |                  | £                         | £                  | £                                   | £                            | £              | s. d.                                   | £                                       | £ s. d.                | £                                  | £                                 |    |
| 11 | 53                                  | 11               | 3046                      | 290                | 701                                 | 76203                        | 10088          | 2 10                                    | ..                                      | 10 0 0                 | 10                                 | 96                                |    |
| 12 | 118                                 | 47               | 6402                      | 845                | 3477                                | 132329                       | 23797          | 2 10 <sup>1</sup> / <sub>2</sub>        | ..                                      | 17 0 0                 | 315                                | 57                                |    |
| 13 | 43                                  | 26               | 2484                      | 303                | 982                                 | 54471                        | 8725           | 2 9 <sup>3</sup> / <sub>4</sub>         | ..                                      | 11 13 4                | 103                                | 41                                |    |
| 14 | 1238                                | 328              | 74040                     | 7877               | 29121                               | 1307895                      | 204817         | ..                                      | ..                                      | 154 17 0               | 609                                | 709                               |    |
|    | ..                                  | 40               | ..                        | ..                 | 75                                  | 9945                         | 209            | ..                                      | ..                                      | 0 13 0                 | ..                                 | ..                                |    |
|    | 1238                                | 368              | 74040                     | 7877               | 29196                               | 1317840                      | 205026         | ..                                      | ..                                      | 155 10 0               | 609                                | 709                               |    |
| 15 | ..                                  | 160              | 10231                     | 42                 | 251                                 | 21852                        | 256            | ..                                      | ..                                      | 0 19 6                 | ..                                 | ..                                |    |
|    | 1238                                | 528              | 84271                     | 7919               | 29447                               | 1339692                      | 205282         | ..                                      | ..                                      | 156 9 6                | 609                                | 709                               |    |
|    |                                     |                  |                           |                    |                                     |                              |                |   |   |                        |                                    |                                   |    |
| 1  | 15                                  | 5                | 994                       | 185                | 658                                 | 26556                        | 3845           | 2 4                                     | ..                                      | 9 7 6                  | 8                                  | 5                                 |    |
| 2  | 1                                   | ..               | 119                       | 3                  | 28                                  | 2458                         | 391            | 2 11                                    | 9                                       | ..                     | ..                                 | 4                                 |    |
| 3  | 3                                   | ..               | 182                       | 4                  | 17                                  | 4034                         | 427            | 2 3                                     | ..                                      | ..                     | ..                                 | ..                                |    |
| 4  | 195                                 | 78               | 9691                      | 704                | 3492                                | 189000                       | 25533          | 2 5 <sup>1</sup> / <sub>2</sub>         | ..                                      | 33 6 8                 | 70                                 | 117                               |    |
| 5  | 116                                 | 47               | 8011                      | 1585               | 3524                                | 160263                       | 24702          | 2 10 <sup>1</sup> / <sub>2</sub>        | ..                                      | 30 0 0                 | 272                                | 104                               |    |
| 6  | 5                                   | ..               | 294                       | 72                 | 201                                 | 7534                         | 1158           | 3 0                                     | ..                                      | 3 6 10                 | ..                                 | 2                                 |    |
| 7  | 25                                  | 9                | 1501                      | 198                | 725                                 | 35507                        | 4963           | 2 9                                     | ..                                      | 8 6 8                  | 19                                 | 22                                |    |
| 8  | 5                                   | 1                | 288                       | 67                 | 119                                 | 5450                         | 882            | 2 6 <sup>1</sup> / <sub>2</sub>         | ..                                      | 2 0 0                  | 9                                  | 2                                 |    |
| 9  | 2                                   | ..               | 153                       | ..                 | 35                                  | 2878                         | 210            | 2 4                                     | 17                                      | 0 15 0                 | ..                                 | ..                                |    |
| 10 | 13                                  | 5                | 717                       | 120                | 315                                 | 16855                        | 2594           | 2 4                                     | ..                                      | 5 16 8                 | 4                                  | 13                                |    |
| 11 | 9                                   | ..               | 447                       | 13                 | 145                                 | 11507                        | 75             | 3 1                                     | ..                                      | 2 15 10                | ..                                 | ..                                |    |
| 12 | 8                                   | 3                | 471                       | 27                 | 159                                 | 11106                        | 1656           | 2 0 <sup>3</sup> / <sub>4</sub>         | ..                                      | 4 0 0                  | 8                                  | 7                                 |    |
| 13 | 83                                  | 39               | 4928                      | 636                | 1336                                | 93316                        | 13217          | 2 9                                     | ..                                      | 25 0 0                 | 96                                 | 95                                |    |
| 14 | 18                                  | 3                | 952                       | 44                 | 237                                 | 21619                        | 1808           | 3 1 <sup>1</sup> / <sub>2</sub>         | 12                                      | 5 18 2                 | 2                                  | ..                                |    |
| 15 | 8                                   | ..               | 352                       | 44                 | 66                                  | 8929                         | 785            | 2 0                                     | ..                                      | 1 10 0                 | ..                                 | 1                                 |    |
| 16 | 5                                   | 1                | 282                       | 8                  | 71                                  | 6415                         | 468            | 2 2                                     | ..                                      | 2 0 8                  | ..                                 | ..                                |    |
| 17 | 1                                   | ..               | 124                       | 1                  | 6                                   | 2821                         | 338            | 2 9                                     | ..                                      | ..                     | ..                                 | ..                                |    |
| 18 | 4                                   | ..               | 123                       | 13                 | 34                                  | 4061                         | 210            | ..                                      | ..                                      | ..                     | ..                                 | ..                                |    |
| 19 | 3                                   | ..               | 160                       | 21                 | 22                                  | 4292                         | 460            | 2 3                                     | 20                                      | 1 10 0                 | ..                                 | 9                                 |    |
| 20 | 5                                   | ..               | 242                       | ..                 | 55                                  | 3843                         | 360            | 1 8 <sup>1</sup> / <sub>2</sub>         | ..                                      | ..                     | ..                                 | ..                                |    |
| 21 | 41                                  | 18               | 1737                      | 239                | 662                                 | 40830                        | 7093           | 3 0                                     | ..                                      | 8 10 0                 | 60                                 | 24                                |    |
| 22 | 44                                  | 26               | 2969                      | 265                | 702                                 | 48016                        | 7795           | 2 11                                    | 37                                      | 10 10 0                | 54                                 | 15                                |    |
| 23 | 609                                 | 235              | 34137                     | 4249               | 12609                               | 707290                       | 99658          | ..                                      | 95                                      | 154 14 0               | 602                                | 420                               |    |
|    | ..                                  | 4                | 477                       | 15                 | 102                                 | 15221                        | 222            | 0 2                                     | ..                                      | ..                     | ..                                 | ..                                |    |
|    | ..                                  | 1                | 23                        | ..                 | 17                                  | 921                          | 62             | 1 3                                     | ..                                      | ..                     | ..                                 | ..                                |    |
|    | ..                                  | ..               | 40                        | ..                 | 18                                  | 1327                         | 18             | ..                                      | ..                                      | ..                     | ..                                 | ..                                |    |
|    | 609                                 | 240              | 34677                     | 4264               | 12746                               | 724759                       | 99960          | ..                                      | 95                                      | 154 14 0               | 602                                | 420                               |    |
| 24 | 6                                   | ..               | 230                       | 28                 | 80                                  | 4637                         | 313            | 2 9                                     | ..                                      | 2 6 10                 | ..                                 | 5                                 |    |
|    | 2                                   | 10               | 336                       | 22                 | 88                                  | 8567                         | 878            | 3 0                                     | ..                                      | 3 7 0                  | ..                                 | 2                                 |    |
|    | 148                                 | 40               | 13498                     | 2103               | 5349                                | 290857                       | 66200          | 4 2                                     | ..                                      | 20 0 0                 | 239                                | 89                                |    |
|    | 195                                 | 60               | 11598                     | 2212               | 6622                                | 260834                       | 51963          | 3 5                                     | ..                                      | 50 0 0                 | 1904                               | 21                                |    |
|    | 60                                  | 13               | 4016                      | 1101               | 2234                                | 84318                        | 16230          | 3 7 <sup>1</sup> / <sub>2</sub>         | ..                                      | ..                     | 200                                | 24                                |    |
|    | 4                                   | ..               | 202                       | 2                  | 46                                  | 4949                         | 544            | 3 2                                     | ..                                      | 1 15 0                 | ..                                 | 2                                 |    |
|    | 7                                   | 18               | 3018                      | 420                | 2167                                | 61322                        | 10299          | 3 1                                     | ..                                      | 8 6 8                  | 110                                | 18                                |    |
|    | 8                                   | 23               | 3                         | 1428               | 176                                 | 778                          | 41221          | 8672                                    | 4 0                                     | ..                     | 6 13 4                             | 7                                 | 12 |
|    | 9                                   | 4                | ..                        | 227                | 15                                  | 113                          | 7914           | 1249                                    | 2 11 <sup>1</sup> / <sub>2</sub>        | ..                     | 2 17 0                             | ..                                | .. |
|    | 10                                  | 5                | ..                        | 306                | 5                                   | 69                           | 9188           | 1386                                    | 4 6                                     | ..                     | 1 17 6                             | ..                                | 1  |
|    | 11                                  | 11               | 4                         | 523                | 49                                  | 204                          | 17330          | 3179                                    | 3 6                                     | ..                     | 4 18 4                             | ..                                | 3  |
|    | 12                                  | 4                | ..                        | 211                | 21                                  | 81                           | 6847           | 1114                                    | 3 3                                     | ..                     | 2 10 0                             | ..                                | .. |

| NAME OF SOCIETY.   | No. of Members. | LIABILITIES.   |   |               | ASSETS.   |                          |                 |                        |                                 |
|--|-----------------|----------------|---|---------------|---|--------------------------|-----------------|------------------------|---------------------------------|
|  |                 | Share Capital. | Loans, including any Overdraft from Bank. | Reserve Fund. | Value of Land, Buildings, Machinery, and Fixed Stock. | Value of Stock in Trade. | Investments.    |                        | Owing to the Society for Goods. |
|  |                 |                |   |               |   |                          | House Property. | All other Investments. |                                 |
| No. 4—WEST DURHAM & SOUTH N <sup>B</sup> BERLAND. DIST.— <i>Con.</i> |                 | £              | £   | £             | £   | £                        | £               | £                      | £                               |
| Hexham and Acomb ..  | 366             | 3020           | 2000                                      | 114           | 2987  | 1071                     | ..              | 1243                   | 223                             |
| Leadgate .. .. .   | 1255            | 25990          | ..  | 1993          | 4128  | 7928                     | 5425            | 5245                   | ..                              |
| Nenthead .. .. .   | 118             | 288            | 250                                       | 131           | 274   | 516                      | ..              | 75                     | 324                             |
| Shotley Bridge .. ..   | 514             | 14471          | 98  | 46            | 3191  | 2721                     | 3613            | 3235                   | 1133                            |
| Swalwell .. .. .   | 454             | 6213           | 1611                                      | 225           | 1621  | 2019                     | 3413            | 1896                   | ..                              |
| Tantobie .. .. .   | 557             | 18914          | ..  | ..            | 3000  | 2728                     | 9555            | 5378                   | 231                             |
| Throckley .. .. .  | 1175            | 25892          | 2313                                      | 100           | 9423  | 4406                     | 10807           | 7128                   | ..                              |
| West Stanley .. .. .   | 3202            | 95656          | 4839                                      | 1767          | 40134   | 14003                    | 40768           | 14806                  | 1168                            |
| West Wylam and Prudhoe   | 2060            | 29004          | 5297                                      | 1250          | 13124   | 8313                     | 4199            | 13158                  | 968                             |
| Whitfield .. .. .  | 90              | 801            | ..  | 111           | 120   | 609                      | ..              | 243                    | 93                              |
|  | 29880           | 606474         | 21705                                     | 16690         | 199664  | 119155                   | 205673          | 184950                 | 16766                           |
| Productive Society:—<br>Derwent Flour Mills ..                       | *10             | 17590          | 14223                                     | 201           | 12539   | 7300                     | ..              | 10931                  | 2668                            |
| Total .. .. .  | 29890           | 684064         | 35928                                     | 16891         | 212203  | 126455                   | 205673          | 195881                 | 19484                           |
| No. 5—EAST DURHAM DIST.—<br>Aged Mine-Workers (Haswell Moor) ..      |                 | 87             | ..  | ..            | 39  | 30                       | ..              | ..                     | 1                               |
| Birtley .. .. .  | 3348            | 65088          | 5654                                      | 4451          | 48836   | 14718                    | 7652            | 6525                   | 6273                            |
| Boldon Colliery .. ..  | 1530            | 21914          | ..  | 1239          | 10417   | 3879                     | 3552            | 9959                   | 1196                            |
| Chester-le-Street .. ..  | 4416            | 118400         | 2906                                      | 3626          | 25307   | 17379                    | 13894           | 69664                  | 7005                            |
| Craghead and Holmside  | 336             | 8390           | ..  | 662           | 4419  | 2446                     | ..              | 2853                   | 42                              |
| Felling .. .. .  | 1086            | 11373          | 67  | 319           | 2998  | 4030                     | ..              | 6158                   | 644                             |
| Felling Shore .. .. .  | 509             | 4968           | 2500                                      | 65            | 3734  | 1958                     | ..              | 2616                   | ..                              |
| Gateshead .. .. .  | 13135           | 169258         | ..  | 6559          | 45435   | 39329                    | 81155           | 31391                  | ..                              |
| Haswell .. .. .  | 3347            | 35206          | 5431                                      | 3360          | 14741   | 16717                    | ..              | 10366                  | 1825                            |
| Hebburn Colliery .. ..   | 691             | 3739           | ..  | 922           | 631   | 2253                     | ..              | 1106                   | 809                             |
| Jarrow and Hebburn ..  | 4266            | 72528          | 13747                                     | 2905          | 30560   | 19951                    | 35063           | 4586                   | 3991                            |
| Marsden .. .. .  | 196             | 2035           | 1400                                      | 78            | 1803  | 951                      | ..              | 225                    | 283                             |
| Murton Colliery .. ..  | 1179            | 18705          | 1306                                      | 625           | 3768  | 4939                     | 1329            | 12623                  | 290                             |
| Pelton Fell .. .. .  | 253             | 4831           | 75  | 92            | 1378  | 1392                     | 1901            | 5                      | 151                             |
| Ryhope and Silksworth  | 4858            | 51435          | ..  | 4784          | 25149   | 25426                    | 188             | 25758                  | 300                             |
| Seaham Harbour .. ..   | 2346            | 27649          | 3904                                      | 405           | 10735   | 9352                     | 915             | 19115                  | ..                              |
| South Hetton Amicable  | 294             | 2053           | ..  | 87            | 1505  | 1729                     | ..              | 319                    | 96                              |
| South Shields .. .. .  | 1675            | 10766          | 1026                                      | 315           | 4776  | 3950                     | ..              | 4207                   | 938                             |
| Sunderland .. .. .   | 16868           | 217005         | 933                                       | 1371          | 86888   | 56420                    | 52576           | 37314                  | 3056                            |
| Tyne Dock .. .. .  | 1892            | 19799          | 1000                                      | 1030          | 11967   | 6035                     | 2752            | 3335                   | 826                             |
| West Pelton .. .. .  | 1570            | 43029          | ..  | 785           | 17037   | 7077                     | 15803           | 2363                   | 1121                            |
| Windy Nook .. .. .   | 1045            | 17772          | 2088                                      | 384           | 5519  | 5371                     | 5374            | 3081                   | 897                             |
|  | 61800           | 926470         | 42087                                     | 34064         | 357642  | 245332                   | 222154          | 253569                 | 29748                           |
| Productive Society:—<br>Northern Iron and Tinplate (Birtley) .. .. . | *63             | 4442           | 1299                                      | 173           | 3421  | 1509                     | ..              | ..                     | 644                             |
| Total .. .. .  | 61863           | 930912         | 43386                                     | 34237         | 361063  | 246841                   | 222154          | 253569                 | 30392                           |
| No 6—SOUTH DURHAM DIST.  |                 |                |   |               |   |                          |                 |                        |                                 |
| Bearpark Colliery .. ..  | 184             | 2078           | 36  | ..            | 857   | 958                      | ..              | 653                    | 183                             |
| Bishop Auckland .. ..  | 13737           | 278383         | ..  | 4070          | 50060   | 46799                    | 109222          | 113430                 | 5492                            |
| Brandon and Byshottles   | 1112            | 19509          | 4965                                      | 762           | 17776   | 4555                     | ..              | 3402                   | 1737                            |
| Cornforth and Coxhoe ..  | 2424            | 49209          | 3799                                      | 670           | 12686   | 10744                    | 5754            | 24932                  | 3249                            |
| Crook .. .. .  | 5687            | 167336         | 3211                                      | 1505          | 12090   | 20737                    | 11813           | 131160                 | 18295                           |
| Durham .. .. .   | 2407            | 53723          | ..  | 372           | 6747  | 9692                     | 31533           | 14889                  | ..                              |
| Easington Lane .. .. .   | 393             | 5457           | 624                                       | 73            | 1509  | 2191                     | 740             | 1862                   | 484                             |
| †Framwellgate Moor .. ..   |                 |                |   |               |   |                          |                 |                        | 8                               |
| Hetton Downs .. .. .   | 1532            | 21793          | ..  | 1000          | 10379   | 6947                     | 693             | 7468                   | 938                             |
| Low Moorsley .. .. .   | 339             | 4411           | 495                                       | 50            | 990   | 1512                     | ..              | 2378                   | 155                             |
| Newbottle .. .. .  | 1445            | 17301          | ..  | 986           | 8145  | 9177                     | ..              | 4231                   | 1385                            |
| New Brancepeth .. .. .   | 754             | 10673          | 762                                       | 235           | 2886  | 5204                     | ..              | 6001                   | 144                             |
| Pittington .. .. .   | 1291            | 20274          | ..  | 1145          | 5993  | 6448                     | 8316            | 7167                   | 1379                            |

\* Societies.

† Society formed April, 1903. No returned furnished.

|    |      |     | No of<br>Employees on<br>Dec. 31st. |                  | EXPENSES.                 |                    | Interest<br>on<br>Share<br>Capital | Sales<br>during the<br>Year. | PROFIT.        |   |  |                        |                                    |                                   |
|----|------|-----|-------------------------------------|------------------|---------------------------|--------------------|------------------------------------|------------------------------|----------------|---|--|------------------------|------------------------------------|-----------------------------------|
|    |      |     |                                     |                  | Salaries<br>and<br>Wages. | Depre-<br>ciation. |                                    |                              | Net<br>Profit. | Aver-<br>age<br>Divid-<br>end<br>per £. | Am't<br>Paid as<br>Bonus<br>on<br>Wages. | Subscriptions.         |                                    |                                   |
|    |      |     | Distrib-<br>utive.                  | Pro-<br>ductive. |                           |                    |                                    |                              |                |   |  | Co-operative<br>Union. | Educa-<br>tional<br>Pur-<br>poses. | Chari-<br>table<br>Pur-<br>poses. |
|    |      |     | £                                   | £                | £                         | £                  | £                                  | s. d.                        | £              | £                                       | s. d.                                    | £                      | £                                  |                                   |
| 13 | 8    | ..  | 447                                 | 60               | 125                       | 8569               | 1234                               | 2 5.                         | ..             | 3 0 4                                   | 4  | 1                      | ..                                 |                                   |
| 14 | 39   | 7   | 2958                                | 282              | 1105                      | 59522              | 12767                              | 4 0                          | ..             | 9 18 5                                  | ..                                       | ..                     | ..                                 |                                   |
| 15 | 2    | ..  | 159                                 | 23               | 12                        | 3041               | 185                                | 1 6                          | ..             | ..                                      | ..                                       | ..                     | ..                                 |                                   |
| 16 | 14   | 9   | 893                                 | 120              | 584                       | 15627              | 1871                               | 2 7½                         | ..             | 4 5 4                                   | 4  | 3                      | ..                                 |                                   |
| 17 | 11   | ..  | 822                                 | 92               | 290                       | 16355              | 2777                               | 3 1½                         | ..             | 3 15 10                                 | 20                                       | 9                      | ..                                 |                                   |
| 18 | 17   | 4   | 1210                                | 400              | 848                       | 30823              | 6779                               | 3 6                          | ..             | 4 13 0                                  | 37                                       | 7                      | ..                                 |                                   |
| 19 | 30   | 12  | 1646                                | 215              | 1293                      | 55561              | 11053                              | 3 6                          | ..             | 8 6 8                                   | 244                                      | 10                     | ..                                 |                                   |
| 20 | 137  | 65  | 11989                               | 1647             | 4603                      | 207350             | 44881                              | 3 6                          | ..             | 25 0 0                                  | 80                                       | 161                    | ..                                 |                                   |
| 21 | 61   | 27  | 4517                                | 1000             | 1601                      | 108145             | 21293                              | 3 8                          | ..             | 10 0 0                                  | 128                                      | 48                     | ..                                 |                                   |
| 22 | 2    | 1   | 96                                  | ..               | 37                        | 2580               | 232                                | 2 4½                         | ..             | 0 15 11                                 | ..                                       | ..                     | ..                                 |                                   |
| 23 | 861  | 263 | 60330                               | 9993             | 28329                     | 1305607            | 265099                             | ..                           | ..             | 174 7 2                                 | 2377                                     | 427                    | ..                                 |                                   |
|    | ..   | 42  | 3660                                | 2104             | 879                       | 131219             | 2213                               | 0 3                          | ..             | 2 2 0                                   | ..                                       | ..                     | ..                                 |                                   |
|    | 861  | 305 | 63990                               | 12097            | 29208                     | 1436826            | 267312                             | ..                           | ..             | 176 9 2                                 | 2377                                     | 427                    | ..                                 |                                   |
| 1  | 1    | ..  | ..                                  | ..               | ..                        | 114                | 6                                  | ..                           | ..             | ..                                      | ..                                       | ..                     | ..                                 |                                   |
| 2  | 158  | 48  | 8710                                | 891              | 2597                      | 195659             | 37763                              | 3 8                          | ..             | 26 19 10                                | 16                                       | 153                    | ..                                 |                                   |
| 3  | 43   | ..  | 2709                                | 422              | 1057                      | 65193              | 12251                              | 3 8                          | ..             | 12 10 0                                 | 10                                       | 23                     | ..                                 |                                   |
| 4  | 181  | 49  | 11166                               | 1134             | 4920                      | 215888             | 45607                              | 3 9½                         | ..             | 18 6 7                                  | 120                                      | 47                     | ..                                 |                                   |
| 5  | 14   | 1   | 947                                 | 135              | 433                       | 27954              | 5588                               | 3 9                          | ..             | 2 16 10                                 | 15                                       | 9                      | ..                                 |                                   |
| 6  | 26   | ..  | 1593                                | 151              | 505                       | 41173              | 7498                               | 3 5                          | ..             | 8 0 2                                   | 8  | 15                     | ..                                 |                                   |
| 7  | 18   | ..  | 1112                                | 90               | 224                       | 18946              | 2790                               | 3 0                          | ..             | 4 4 0                                   | ..                                       | ..                     | ..                                 |                                   |
| 8  | 390  | 64  | 21844                               | 1900             | 7584                      | 453211             | 73755                              | 2 11½                        | ..             | 34 0 0                                  | ..                                       | 263                    | ..                                 |                                   |
| 9  | 82   | 22  | 8159                                | 1006             | 1736                      | 125574             | 17765                              | 2 9                          | ..             | 8 10 0                                  | ..                                       | 104                    | ..                                 |                                   |
| 10 | 14   | ..  | 1265                                | 64               | 180                       | 23213              | 4834                               | 4 0                          | ..             | 5 15 0                                  | ..                                       | ..                     | ..                                 |                                   |
| 11 | 120  | 39  | 7172                                | 1067             | 3489                      | 150238             | 25443                              | 2 10                         | ..             | 25 0 0                                  | 216                                      | 155                    | ..                                 |                                   |
| 12 | 8    | ..  | 518                                 | 49               | 84                        | 10118              | 1549                               | 3 1                          | ..             | 1 13 5                                  | ..                                       | ..                     | ..                                 |                                   |
| 13 | 39   | 8   | 3028                                | 572              | 923                       | 71329              | 10069                              | 2 6                          | ..             | 9 15 6                                  | ..                                       | 30                     | ..                                 |                                   |
| 14 | 12   | ..  | 770                                 | 60               | 239                       | 15488              | 2956                               | 3 10                         | ..             | 2 2 0                                   | ..                                       | 3                      | ..                                 |                                   |
| 15 | 179  | 11  | 10142                               | 3134             | 2642                      | 231179             | 44293                              | 3 8                          | ..             | 38 4 8                                  | 10                                       | 273                    | ..                                 |                                   |
| 16 | 61   | 26  | 3433                                | 545              | 1285                      | 92609              | 15969                              | 3 6                          | ..             | 8 6 8                                   | 11                                       | 31                     | ..                                 |                                   |
| 17 | 9    | ..  | 477                                 | 76               | 75                        | 10800              | 1994                               | 3 10                         | ..             | 1 7 6                                   | ..                                       | ..                     | ..                                 |                                   |
| 18 | 38   | ..  | 2478                                | 190              | 489                       | 44329              | 6879                               | 3 1                          | ..             | 14 0 7                                  | ..                                       | 10                     | ..                                 |                                   |
| 19 | 445  | 227 | 21596                               | 3894             | 8173                      | 351075             | 43788                              | 2 0                          | ..             | 40 0 0                                  | 875                                      | 300                    | ..                                 |                                   |
| 20 | 51   | 2   | 2648                                | 263              | 987                       | 50624              | 8161                               | 3 1                          | ..             | 8 8 0                                   | 5  | 19                     | ..                                 |                                   |
| 21 | 56   | 23  | 4312                                | 728              | 2076                      | 101627             | 23900                              | 4 0                          | ..             | 8 6 8                                   | 9  | 162                    | ..                                 |                                   |
| 22 | 38   | ..  | 2350                                | 232              | 774                       | 50418              | 9792                               | 3 5                          | ..             | 8 13 4                                  | 78                                       | 14                     | ..                                 |                                   |
| 23 | 1983 | 520 | 116434                              | 16603            | 40472                     | 2346759            | 402000                             | ..                           | ..             | 287 0 9                                 | 1373                                     | 1611                   | ..                                 |                                   |
|    | ..   | 36  | 2181                                | 230              | 222                       | 5315               | 284                                | 0 4                          | ..             | 0 10 10                                 | ..                                       | ..                     | ..                                 |                                   |
|    | 1983 | 556 | 118615                              | 16833            | 40694                     | 2352074            | 402284                             | ..                           | ..             | 287 11 7                                | 1373                                     | 1611                   | ..                                 |                                   |
| 1  | 7    | ..  | 643                                 | 82               | 94                        | 11757              | 2231                               | 3 8                          | ..             | ..                                      | ..                                       | 5                      | ..                                 |                                   |
| 2  | 311  | 134 | 19010                               | 3959             | 13477                     | 495225             | 98242                              | 3 5½                         | ..             | 25 0 0                                  | 17                                       | 12                     | ..                                 |                                   |
| 3  | 32   | 20  | 2559                                | 152              | 945                       | 65906              | 13349                              | 3 9                          | ..             | 9 3 4                                   | ..                                       | ..                     | ..                                 |                                   |
| 4  | 63   | 27  | 4758                                | 285              | 2429                      | 101331             | 18037                              | 3 2                          | ..             | 9 19 8                                  | 12                                       | 105                    | ..                                 |                                   |
| 5  | 140  | 48  | 12273                               | 628              | 6443                      | 245955             | 45160                              | 3 6                          | ..             | 20 0 0                                  | ..                                       | 55                     | ..                                 |                                   |
| 6  | 43   | 11  | 3078                                | 392              | 2957                      | 74553              | 14439                              | 2 11½                        | ..             | 14 0 0                                  | 137                                      | 21                     | ..                                 |                                   |
| 7  | 12   | 6   | 1065                                | 53               | 264                       | 15853              | 2687                               | 2 11                         | ..             | 3 9 6                                   | ..                                       | 4                      | ..                                 |                                   |
| 8  | ..   | ..  | ..                                  | ..               | ..                        | ..                 | ..                                 | ..                           | ..             | ..                                      | ..                                       | ..                     | ..                                 |                                   |
| 9  | 58   | 12  | 3837                                | 181              | 1115                      | 81302              | 18119                              | 3 8½                         | 42             | 8 6 8                                   | ..                                       | 55                     | ..                                 |                                   |
| 10 | 12   | ..  | 976                                 | 38               | 199                       | 16582              | 2941                               | 3 11½                        | ..             | 2 16 6                                  | ..                                       | 2                      | ..                                 |                                   |
| 11 | 66   | 12  | 4185                                | 423              | 842                       | 86186              | 17754                              | 3 11½                        | ..             | 10 0 0                                  | ..                                       | ..                     | ..                                 |                                   |
| 12 | 27   | 8   | 1524                                | 245              | 513                       | 46805              | 11576                              | 3 10                         | ..             | 5 19 10                                 | 6  | 14                     | ..                                 |                                   |
| 13 | 51   | 9   | 3108                                | 325              | 879                       | 69257              | 14044                              | 4 0                          | ..             | 10 12 0                                 | 5  | 17                     | ..                                 |                                   |

| NAME OF SOCIETY.   | No. of Members. | LIABILITIES.   |  |                |   | ASSETS.                  |                  |                         |                                 |    |
|--|-----------------|----------------|--|----------------|---|--------------------------|------------------|-------------------------|---------------------------------|----|
|  |                 | Share Capital. | Loans, including any Over-draft from Bank. | Re-serve Fund. | Value of Land, Bldings, Machinery, and Fixed Stock. | Value of Stock in Trade. | Investments.     |                         | Owing to the Society or Gs. ds. |    |
|  |                 |                |  |                |   |                          | House Prop-erty. | All other Invest-ments. |                                 |    |
| <b>No. 6—SOUTH DURHAM DISTRICT—Con.</b>                        |                 | £              | £  | £              | £   | £                        | £                | £                       | £                               |    |
| Sherburn Hill .....  | 1553            | 25144          | ..   | 770            | 5966  | 6958                     | 500              | 17743                   | 490                             | 14 |
| Stanhope-in-Weardale .....                                     | 1291            | 22215          | 557  | 605            | 3172  | 6286                     | 325              | 8175                    | ..                              | 15 |
| Station Town .....   | 1265            | 20624          | 597  | 690            | 6144  | 8299                     | ..               | 9369                    | 562                             | 16 |
| Tow Law .....  | 1251            | 23871          | 544  | 960            | 4393  | 5802                     | 2606             | 15880                   | 1397                            | 17 |
| Tudhoe Colliery .. ..  | 1270            | 9762           | ..   | 1046           | 1315  | 4857                     | ..               | 7019                    | 31                              | 18 |
| West Cornforth .. ..   | 732             | 9556           | 651  | 351            | 3070  | 3631                     | 360              | 4981                    | 49                              | 19 |
| Willington .....   | 1330            | 30351          | 260  | 811            | 5139  | 6070                     | 1612             | 20921                   | 327                             | 20 |
| <b>Total .. ..</b>   | <b>40047</b>    | <b>796676</b>  | <b>16501</b>                               | <b>16101</b>   | <b>159237</b>                                       | <b>166317</b>            | <b>168974</b>    | <b>401661</b>           | <b>36351</b>                    |    |
| <b>No 7—SOUTH DURHAM &amp; NORTH RIDING OF YORKSHIRE DIST.</b> |                 |                |  |                |   |                          |                  |                         |                                 |    |
| Barnard Castle .....   | 848             | 7438           | ..   | 441            | 2630  | 3337                     | 350              | 2435                    | 705                             | 1  |
| Castle Howard .....  | 241             | 784            | 519  | 9              | 241   | 776                      | ..               | 314                     | 336                             | 2  |
| Darlington .....   | 7751            | 49739          | ..   | 2254           | 12414   | 19916                    | 1482             | 18471                   | ..                              | 3  |
| Grosmont .....   | 268             | 1399           | ..   | 262            | 449   | 851                      | ..               | 604                     | ..                              | 4  |
| Guisborough .....  | 570             | 5308           | 431  | 223            | 3113  | 1820                     | ..               | 1375                    | 574                             | 5  |
| Hartlepoons .....  | 7261            | 72134          | 66865                                      | 4665           | 64408   | 23017                    | 59547            | 7763                    | ..                              | 6  |
| Kirkby Stephen .....   | 350             | 2767           | 565  | 108            | 1428  | 794                      | ..               | 1142                    | 272                             | 7  |
| Loftus .....   | 1646            | 11841          | 1942                                       | 813            | 3945  | 5013                     | 155              | 7976                    | ..                              | 8  |
| Malton and Norton .....  | 398             | 799            | ..   | 200            | 57  | 600                      | ..               | 544                     | ..                              | 9  |
| Marske-by-the-Sea .....  | 349             | 3067           | 147  | 150            | 108   | 1963                     | 181              | 589                     | 304                             | 10 |
| Middlesbrough .....  | 10611           | 92568          | 3360                                       | 4338           | 48069   | 29853                    | 10032            | 24843                   | 898                             | 11 |
| Middleton-in-Teesdale .....                                    | 1390            | 23011          | 300  | 1521           | 3214  | 7010                     | 3449             | 13172                   | 220                             | 12 |
| Northallerton .....  | 535             | 2448           | 679  | 141            | 1077  | 1833                     | ..               | 568                     | ..                              | 13 |
| Pickering .....  | 207             | 626            | 209  | 85             | 71  | 591                      | ..               | 385                     | 56                              | 14 |
| Skelton .....  | 1019            | 9612           | 277  | 423            | 1927  | 6072                     | 1000             | 1490                    | 1086                            | 15 |
| Skinningrove .....   | 535             | 4266           | 387  | 385            | 2822  | 2141                     | ..               | 515                     | 229                             | 16 |
| Stockton-on-Tees .....   | 10215           | 74737          | 7166                                       | 2531           | 39220   | 24408                    | 14427            | 17669                   | ..                              | 17 |
| Thirsk .....   | 176             | 400            | ..   | 89             | ..  | 236                      | ..               | 300                     | 27                              | 18 |
| Whitby .....   | 1074            | 6394           | 15   | 353            | 3082  | 2473                     | ..               | 1765                    | ..                              | 19 |
| <b>Agricultural and Dairy:—</b>                                |                 |                |  |                |   |                          |                  |                         |                                 |    |
| Brandsby Dairy .....   | 104             | 560            | 237  | 225            | 198   | 282                      | ..               | 304                     | 541                             | 20 |
| Sineaton Creamery .....  | 24              | 947            | ..   | 45             | 772   | 4                        | ..               | 72                      | 265                             | 21 |
| <b>Productive Society:—</b>                                    |                 |                |  |                |   |                          |                  |                         |                                 |    |
| Northallerton Corn Mill .....                                  | 590             | 1733           | 2177                                       | ..             | 3295  | 750                      | ..               | 37                      | 2128                            | 22 |
| <b>Total .. ..</b>   | <b>46162</b>    | <b>372628</b>  | <b>85276</b>                               | <b>19252</b>   | <b>193240</b>                                       | <b>133749</b>            | <b>90623</b>     | <b>102333</b>           | <b>7581</b>                     |    |



| No. of<br>Employees on<br>Dec. 31st. |                  |                           | EXPENSES.          |                | Interest<br>on<br>Share<br>Capital. | Sales<br>during the<br>Year. | PROFIT.                            |  |                        |                                    |                                   |     |    |
|--------------------------------------|------------------|---------------------------|--------------------|----------------|-------------------------------------|------------------------------|------------------------------------|--|------------------------|------------------------------------|-----------------------------------|-----|----|
| Distributive.                        | Pro-<br>ductive. | Salaries<br>and<br>Wages. | Depre-<br>ciation. | Net<br>Profit. |                                     |                              | Average<br>Divi-<br>dend<br>per £. | Am't<br>Paid as<br>Bonus<br>on<br>Wages. | Subscriptions.         |                                    |                                   |     |    |
|                                      |                  |                           |                    |                |                                     |                              |                                    |  | Co-operative<br>Union. | Educa-<br>tional<br>Pur-<br>poses. | Chari-<br>table<br>Pur-<br>poses. |     |    |
|                                      |                  |                           | £                  | £              | £                                   | £                            | £                                  | s. d.                                    | £                      | £                                  | s. d.                             | £   | £  |
| 14                                   | 25               | 11                        | 3533               | 415            | 1045                                | 58602                        | 17924                              | 4 2                                      | ..                     | 10 3 8                             | ..                                | 42  | 8  |
| 15                                   | 24               | 1                         | 1308               | 92             | 708                                 | 29359                        | 3995                               | 2 10½                                    | ..                     | 10 6 10                            | ..                                | 8   | .. |
| 16                                   | 40               | 3                         | 3096               | 363            | 1029                                | 57793                        | 10053                              | 3 4                                      | ..                     | 10 3 10                            | ..                                | 38  | .. |
| 17                                   | 33               | 7                         | 2011               | 311            | 866                                 | 47871                        | 8574                               | 3 6                                      | ..                     | 10 0 0                             | 18                                | 20  | .. |
| 18                                   | 29               | ..                        | 1591               | 114            | 447                                 | 51261                        | 10019                              | 3 8                                      | ..                     | 8 6 8                              | ..                                | ..  | .. |
| 19                                   | 15               | 2                         | 1341               | 176            | 446                                 | 31952                        | 6342                               | 3 9                                      | ..                     | 5 9 2                              | ..                                | 5   | .. |
| 20                                   | 45               | 12                        | 2699               | 176            | 1404                                | 63604                        | 12049                              | 3 4½                                     | ..                     | 8 6 8                              | 19                                | 24  | .. |
|                                      | 1083             | 323                       | 72545              | 8110           | 36102                               | 1651214                      | 327535                             | ..                                       | 42                     | 182 4 4                            | 214                               | 427 | .. |
|                                      |                  |                           |                    |                |                                     |                              |                                    |  |                        |                                    |                                   |     |    |
| 1                                    | 16               | 1                         | 781                | 85             | 349                                 | 18960                        | 2882                               | 2 11½                                    | ..                     | 6 17 8                             | 6                                 | 9   | .. |
| 2                                    | 6                | ..                        | 258                | 12             | 23                                  | 4825                         | 244                                | 1 6                                      | ..                     | 2 0 0                              | ..                                | ..  | .. |
| 3                                    | 150              | 35                        | 7357               | 863            | 1712                                | 143702                       | 23042                              | 2 8                                      | 134                    | 20 0 0                             | 240                               | 27  | .. |
| 4                                    | 3                | ..                        | 212                | 16             | 62                                  | 5981                         | 1213                               | 3 8                                      | ..                     | 2 6 4                              | ..                                | 9   | .. |
| 5                                    | 16               | 4                         | 1263               | 272            | 189                                 | 21844                        | 2970                               | 2 9½                                     | ..                     | 4 1 8                              | 31                                | 13  | .. |
| 6                                    | 204              | 61                        | 11710              | 1602           | 3577                                | 208126                       | 30115                              | 2 6                                      | ..                     | 21 0 0                             | 85                                | 118 | .. |
| 7                                    | 6                | ..                        | 310                | 26             | 94                                  | 6689                         | 613                                | 2 5                                      | 13                     | 2 18 10                            | ..                                | ..  | .. |
| 8                                    | 43               | 15                        | 2056               | 241            | 343                                 | 55363                        | 8690                               | 3 0                                      | ..                     | 8 10 0                             | 20                                | 43  | .. |
| 9                                    | 6                | ..                        | 250                | 30             | 31                                  | 6903                         | 826                                | 2 3                                      | ..                     | 3 0 6                              | 15                                | 9   | .. |
| 10                                   | 12               | ..                        | 597                | 50             | 144                                 | 11716                        | 1421                               | 2 6                                      | ..                     | 2 17 0                             | 11                                | 1   | .. |
| 11                                   | 235              | 63                        | 12495              | 2590           | 4436                                | 223673                       | 27486                              | 2 0                                      | ..                     | 42 12 0                            | 144                               | 75  | .. |
| 12                                   | 31               | 9                         | 1888               | 158            | 802                                 | 36939                        | 5289                               | 3 2                                      | ..                     | 11 13 4                            | 20                                | 26  | .. |
| 13                                   | 7                | ..                        | 415                | 152            | 109                                 | 10100                        | 1042                               | 2 0                                      | ..                     | 4 4 10                             | ..                                | 6   | .. |
| 14                                   | 3                | ..                        | 131                | 12             | 27                                  | 3321                         | 298                                | 1 9½                                     | ..                     | 1 10 0                             | 3                                 | ..  | .. |
| 15                                   | 28               | 5                         | 1463               | 148            | 330                                 | 30561                        | 3493                               | 2 4½                                     | ..                     | 8 6 8                              | 9                                 | 10  | .. |
| 16                                   | 12               | 6                         | 590                | 106            | 200                                 | 17717                        | 2631                               | 2 9½                                     | ..                     | 4 6 8                              | 1                                 | 7   | .. |
| 17                                   | 280              | 72                        | 11916              | 953            | 2600                                | 266165                       | 34202                              | 2 4½                                     | ..                     | 20 0 0                             | 152                               | 423 | .. |
| 18                                   | 3                | ..                        | 137                | 17             | 12                                  | 2836                         | 254                                | 1 6                                      | ..                     | 1 6 0                              | 10                                | ..  | .. |
| 19                                   | 17               | ..                        | 872                | 100            | 294                                 | 15942                        | 1931                               | 2 5                                      | ..                     | 8 12 10                            | 15                                | 9   | .. |
|                                      | 1078             | 271                       | 54201              | 7433           | 15334                               | 1085763                      | 148642                             | ..                                       | 147                    | 176 4 4                            | 762                               | 785 | .. |
| 20                                   | ..               | 4                         | 214                | 54             | 25                                  | 5042                         | 245                                | 1 6                                      | 25                     | 0 13 6                             | 1                                 | ..  | .. |
| 21                                   | ..               | 2                         | 154                | 72             | 39                                  | 2209                         | 142                                | ..                                       | 13                     | ..                                 | ..                                | ..  | .. |
|                                      | 1078             | 277                       | 54569              | 7559           | 15398                               | 1093014                      | 149029                             | ..                                       | 185                    | 176 17 10                          | 763                               | 785 | .. |
| 22                                   | ..               | 8                         | 574                | ..             | ..                                  | 11310                        | ..                                 | ..                                       | ..                     | ..                                 | ..                                | ..  | .. |
|                                      | 1078             | 285                       | 55143              | 7559           | 15398                               | 1104324                      | 149029                             | ..                                       | 185                    | 176 17 10                          | 763                               | 785 | .. |



## NORTHERN SECTION.

[illegible]

## NORTH-WESTERN

RETURN OF TRADE, &c., of Co-operative Societies in the Counties of  
WESTMORLAND, YORK (EAST AND WEST RIDINGS), and ISLE OF

*a* These particulars are taken from our last year's returns. *b* These particulars are taken  
this office or to

| NAME OF SOCIETY.                     | No. of<br>Mem-<br>bers. | LIABILITIES.      |   |                       |   | ASSETS.                           |                         |                                   |   |    |
|--------------------------------------|-------------------------|-------------------|---|-----------------------|---|-----------------------------------|-------------------------|-----------------------------------|---|----|
|                                      |                         | Share<br>Capital. | Loans,<br>includ-<br>ing any<br>Over-<br>draft<br>from<br>Bank. | Re-<br>serve<br>Fund. | Value of<br>Land,<br>Buildings,<br>Machin-<br>ery, and<br>Fixed<br>Stock. | Value of<br>Stock<br>in<br>Trade. | Investments.            |                                   | Owing<br>to the<br>Society<br>for<br>Goods. |    |
|                                      |                         |                   |   |                       |   |                                   | House<br>Prop-<br>erty. | All<br>other<br>Invest-<br>ments. |   |    |
|                                      |                         | £                 | £   | £                     | £   | £                                 | £                       | £                                 | £   |    |
| <b>No. 1—AIREDALE DISTRICT—</b>      |                         |                   |   |                       |   |                                   |                         |                                   |   |    |
| Addingham .....                      | 276                     | 3506              | ..  | 154                   | 952   | 1281                              | 1241                    | 273                               | 189   | 1  |
| Allerton .....                       | 334                     | 3418              | 629   | 449                   | 1320  | 1162                              | 1015                    | 2015                              | 122   | 2  |
| Bingley .....                        | 3078                    | 72516             | 8605  | 2832                  | 31188   | 11211                             | 34839                   | 9689                              | 1255  | 3  |
| Birkenshaw .....                     | 2479                    | 34088             | ..  | 1317                  | 14451   | 8080                              | 6360                    | 15853                             | ..  | 4  |
| Bradford (City of) .....             | 19199                   | 288475            | 26198   | 4818                  | 167430  | 74320                             | 78858                   | 29255                             | 3340  | 5  |
| <i>b</i> Bradford & District Railway |                         |                   |   |                       |   |                                   |                         |                                   |   |    |
| Servants' Coal Supply ..             | 453                     | 177               | 208   | ..                    | ..  | 21                                | ..                      | 478                               | ..  | 6  |
| Bradley Coal .....                   | 56                      | 56                | ..  | 49                    | 12  | 37                                | ..                      | 47                                | 20  | 7  |
| Carleton .....                       | 199                     | 2360              | ..  | 173                   | 830   | 690                               | ..                      | 281                               | ..  | 8  |
| Clayton .....                        | 666                     | 7409              | 823   | ..                    | 5086  | 2481                              | ..                      | 2071                              | ..  | 9  |
| Cononley .....                       | 370                     | 2227              | ..  | 139                   | 413   | 630                               | ..                      | 2068                              | 3   | 10 |
| <i>b</i> Cowling .....               | 179                     | 502               | 798   | ..                    | 48  | 757                               | ..                      | 523                               | ..  | 11 |
| "    Beehive .....                   | 153                     | 2598              | 1011  | ..                    | 2673  | 657                               | ..                      | 279                               | ..  | 12 |
| "    and District Coal..             | 243                     | 127               | ..  | ..                    | 73  | 54                                | ..                      | ..                                | 161   | 13 |
| Cross Hills .....                    | 336                     | 2300              | 45  | 51                    | 976   | 1118                              | ..                      | 812                               | ..  | 14 |
| Denholme .....                       | 459                     | 5643              | 687   | 360                   | 1199  | 1292                              | 461                     | 4891                              | 158   | 15 |
| Eccleshill .....                     | 574                     | 5201              | 941   | 211                   | 3642  | 2840                              | ..                      | 1102                              | 439   | 16 |
| Gargrave .....                       | 223                     | 1256              | ..  | 214                   | 27  | 1079                              | ..                      | 841                               | 98  | 17 |
| Great Horton .....                   | 4739                    | 75562             | 4442  | 1528                  | 35104   | 18766                             | 13262                   | 24947                             | 990   | 18 |
| Greengates & Apperley B. ..          | 488                     | 4936              | 616   | 140                   | 2120  | 1739                              | ..                      | 703                               | 394   | 19 |
| Guiseley .....                       | 1011                    | 17644             | 2063  | 931                   | 6068  | 3975                              | 5417                    | 2902                              | 1087  | 20 |
| Hainworth .....                      | 25                      | 38                | 15  | 34                    | 7   | 88                                | ..                      | 3                                 | 15  | 21 |
| Harrogate .....                      | 2345                    | 16322             | 3856  | 318                   | 10449   | 7895                              | 2894                    | 1988                              | 220   | 22 |
| Haworth .....                        | 955                     | 9681              | 841   | 703                   | 5789  | 2084                              | ..                      | 5345                              | 542   | 23 |
| Ingletton .....                      | 290                     | 3451              | ..  | 184                   | 736   | 1319                              | ..                      | 1504                              | 397   | 24 |
| <i>b</i> Ingrow .....                | 64                      | 131               | 272   | ..                    | 50  | 232                               | ..                      | 121                               | ..  | 25 |
| Keighley Industrial .....            | 8187                    | 124703            | 7465  | 3934                  | 31258   | 22077                             | 45612                   | 48263                             | 1163  | 26 |
| Lane Ends .....                      | 193                     | 1502              | 770   | 207                   | 897   | 958                               | 418                     | 55                                | 125   | 27 |
| Leeds Industrial .....               | 49379                   | 749533            | 21781   | 43434                 | 401223  | 224882                            | 204006                  | 99733                             | 9238  | 28 |
| "    Trades Union .....              | 43                      | 92                | ..  | 147                   | ..  | 687                               | ..                      | 486                               | 1933  | 29 |
| Lees and Cross Roads .....           | 540                     | 7777              | ..  | 550                   | 3773  | 2176                              | 1691                    | 2802                              | 229   | 30 |
| Low Wortley .....                    | 1021                    | 8111              | 1745  | 287                   | 4061  | 3037                              | 3598                    | 710                               | 314   | 31 |
| New Road Side .....                  | 343                     | 4926              | 150   | 445                   | 1790  | 1331                              | 946                     | 2136                              | 89  | 32 |
| North Bierley Coal & Coke ..         | 140                     | 133               | ..  | 96                    | 104   | 16                                | ..                      | 86                                | 59  | 33 |
| Oakworth .....                       | 354                     | 3730              | ..  | 421                   | 992   | 1385                              | ..                      | 1788                              | 75  | 34 |
| Oxenhope .....                       | 191                     | 3236              | 431   | 329                   | 335   | 867                               | 1409                    | 1818                              | 162   | 35 |
| Rawdon .....                         | 1250                    | 16997             | ..  | 756                   | 4350  | 4238                              | 2121                    | 9053                              | 654   | 36 |
| <i>a</i> Settle .....                | 485                     | 3348              | 1209  | 19                    | 333   | 1192                              | 3053                    | 339                               | 12  | 37 |
| Silsden .....                        | 690                     | 9368              | 5080  | 425                   | 8151  | 2775                              | 2551                    | 2038                              | 557   | 38 |
| Skipton .....                        | 1494                    | 23316             | 50  | 557                   | 11910   | 7047                              | ..                      | 8427                              | 683   | 39 |
| Stanbury .....                       | 122                     | 1362              | ..  | 120                   | 397   | 672                               | ..                      | 839                               | 55  | 40 |
| Stanningley Coal .....               | 875                     | 109               | ..  | 418                   | 216   | 43                                | ..                      | 295                               | 242   | 41 |
| Steeeton .....                       | 347                     | 4473              | ..  | 83                    | 2510  | 1354                              | 880                     | 379                               | 80  | 42 |
| Sutton Mill .....                    | 327                     | 3934              | ..  | 140                   | 1749  | 1349                              | 431                     | 1329                              | ..  | 43 |
| "    Coal .....                      | 298                     | 191               | ..  | ..                    | ..  | 9                                 | ..                      | 100                               | ..  | 44 |
| Tong Park .....                      | 80                      | 432               | 93  | 8                     | 21  | 493                               | ..                      | 97                                | 105   | 45 |



## SECTION.

CARNARVON, CHESTER, DENBIGH, DERBY, FLINT, LANCASTER, STAFFORD, part of MAN, for 1903, arranged in their respective Conference Districts.

from the Registrar's Return for 1902. c These societies have not made a return either to the Registrar.

| No. of<br>Employees on<br>Dec. 31st. |      | EXPENSES.     |                  | Interest<br>on<br>Share<br>Capital. | Sales<br>during the<br>Year. | PROFIT.        |                                    |  |                        |                                    |                                  |
|--------------------------------------|------|---------------|------------------|-------------------------------------|------------------------------|----------------|------------------------------------|--|------------------------|------------------------------------|----------------------------------|
|                                      |      | Distributive. | Pro-<br>ductive. | Salaries<br>and<br>Wages.           | Depre-<br>ciation.           | Net<br>Profit. | Average<br>Divi-<br>dend<br>per £. | Am't<br>Paid as<br>Bonns<br>on<br>Wages. | Subscriptions.         |                                    |                                  |
|                                      |      |               |                  |                                     |                              |                |                                    |  | Co-operative<br>Union. | Educa-<br>tional<br>Pur-<br>poses. | Chari-<br>table<br>Pur-<br>poses |
|                                      |      |               |                  | £                                   | £                            | £              | £                                  | s. d.                                    | £                      | £ s. d.                            | £                                |
| 1                                    | 3    | ..            | 200              | 42                                  | 130                          | 7631           | 850                                | 2 2                                      | ..                     | 2 5 10                             | ..                               |
| 2                                    | 3    | ..            | 333              | ..                                  | 137                          | 10004          | 1515                               | 3 0                                      | ..                     | 0 13 7                             | ..                               |
| 3                                    | 65   | 28            | 3273             | 743                                 | 2340                         | 85200          | 15199                              | 3 0                                      | ..                     | 20 0 0                             | 99                               |
| 4                                    | 47   | 7             | 2965             | 508                                 | 1331                         | 71595          | 12540                              | 3 0                                      | ..                     | 10 0 0                             | ..                               |
| 5                                    | 356  | 211           | 20506            | 6023                                | 12018                        | 448387         | 71951                              | 2 9½                                     | ..                     | 81 15 5                            | 182                              |
| 6                                    | ..   | ..            | ..               | ..                                  | ..                           | 1637           | 40                                 | ..                                       | ..                     | ..                                 | ..                               |
| 7                                    | ..   | ..            | 14               | ..                                  | 2                            | 263            | 45                                 | 3 4                                      | ..                     | ..                                 | ..                               |
| 8                                    | 3    | ..            | 154              | 54                                  | 96                           | 7070           | 1327                               | 3 8½                                     | ..                     | 1 13 2                             | ..                               |
| 9                                    | 11   | 12            | 1260             | 149                                 | 297                          | 13327          | 1859                               | 2 10                                     | ..                     | 5 9 6                              | ..                               |
| 10                                   | 3    | ..            | 231              | 16                                  | 90                           | 7178           | 1100                               | 4 3                                      | ..                     | 3 3 8                              | ..                               |
| 11                                   | ..   | ..            | ..               | ..                                  | ..                           | 5271           | 743                                | ..                                       | ..                     | ..                                 | ..                               |
| 12                                   | ..   | ..            | ..               | ..                                  | ..                           | 3633           | 588                                | ..                                       | ..                     | ..                                 | ..                               |
| 13                                   | 2    | ..            | 120              | 13                                  | 6                            | 2262           | 57                                 | ..                                       | ..                     | ..                                 | ..                               |
| 14                                   | 3    | 2             | 185              | 14                                  | 92                           | 6626           | 985                                | 2 8                                      | ..                     | 2 14 2                             | 1                                |
| 15                                   | 7    | 4             | 434              | 79                                  | 214                          | 15083          | 2174                               | 3 0                                      | ..                     | 3 15 1                             | ..                               |
| 16                                   | 11   | ..            | 619              | 80                                  | 192                          | 14612          | 2130                               | 3 0                                      | ..                     | 4 15 6                             | 3                                |
| 17                                   | 4    | ..            | 229              | 3                                   | 60                           | 6508           | 1116                               | 4 3                                      | ..                     | 1 17 0                             | 6                                |
| 18                                   | 86   | 51            | 4149             | 1162                                | 2801                         | 123211         | 17496                              | 2 11½                                    | ..                     | 15 0 0                             | 72                               |
| 19                                   | 6    | 2             | 397              | 134                                 | 200                          | 11732          | 1662                               | 2 10                                     | ..                     | 3 19 6                             | ..                               |
| 20                                   | 15   | 8             | 961              | 212                                 | 685                          | 29658          | 5236                               | 3 0                                      | ..                     | 8 1 5                              | ..                               |
| 21                                   | 1    | ..            | 34               | ..                                  | 1                            | 755            | 99                                 | 2 11                                     | ..                     | ..                                 | ..                               |
| 22                                   | 47   | 9             | 2470             | 282                                 | 572                          | 44048          | 5053                               | 2 2½                                     | ..                     | 16 13 4                            | 70                               |
| 23                                   | 19   | 4             | 1120             | 231                                 | 319                          | 30175          | 5397                               | 3 2                                      | ..                     | 7 15 2                             | 31                               |
| 24                                   | 3    | ..            | 226              | 8                                   | 171                          | 6539           | 630                                | 3 0½                                     | ..                     | 1 17 4                             | 1                                |
| 25                                   | ..   | ..            | ..               | ..                                  | ..                           | 1437           | 228                                | ..                                       | ..                     | ..                                 | ..                               |
| 26                                   | 115  | 117           | 7366             | 1786                                | 3393                         | 227531         | 38116                              | 3 0                                      | ..                     | 30 0 0                             | 334                              |
| 27                                   | 3    | ..            | 236              | 60                                  | 75                           | 5929           | 766                                | 2 9                                      | ..                     | ..                                 | ..                               |
| 28                                   | 1245 | 674           | 57799            | 21135                               | 26015                        | 1450147        | 212788                             | 2 8                                      | ..                     | 120 0 0                            | 1400                             |
| 29                                   | 6    | ..            | 582              | 123                                 | 15                           | 4639           | 699                                | ..                                       | ..                     | ..                                 | 1                                |
| 30                                   | 11   | 3             | 633              | 174                                 | 309                          | 20433          | 3100                               | 3 0                                      | ..                     | 4 6 8                              | 5                                |
| 31                                   | 12   | 8             | 764              | 198                                 | 324                          | 21663          | 3082                               | 2 9                                      | ..                     | ..                                 | 15                               |
| 32                                   | 6    | 2             | 401              | 80                                  | 204                          | 10297          | 1920                               | 3 2½                                     | ..                     | 2 15 2                             | 1                                |
| 33                                   | 2    | ..            | 78               | 10                                  | ..                           | 630            | 92                                 | 3 4                                      | ..                     | ..                                 | ..                               |
| 34                                   | 6    | ..            | 353              | 59                                  | 72                           | 8133           | 1064                               | 2 7                                      | ..                     | ..                                 | ..                               |
| 35                                   | 2    | ..            | 128              | 47                                  | 129                          | 7534           | 1153                               | 3 11                                     | ..                     | 1 11 4                             | ..                               |
| 36                                   | 20   | 1             | 1039             | 191                                 | 648                          | 33899          | 5426                               | 3 3                                      | ..                     | 8 6 8                              | ..                               |
| 37                                   | 6    | 1             | 423              | 9                                   | 139                          | 10051          | 1208                               | 3 0                                      | ..                     | ..                                 | ..                               |
| 38                                   | 13   | 6             | 989              | 179                                 | 354                          | 18500          | 1919                               | 2 11                                     | ..                     | 5 11 4                             | ..                               |
| 39                                   | 35   | 9             | 1952             | 428                                 | 906                          | 47334          | 7557                               | 2 10                                     | ..                     | 11 13 4                            | 83                               |
| 40                                   | 2    | ..            | 134              | 13                                  | 44                           | 4950           | 500                                | 3 0                                      | ..                     | 1 1 0                              | 4                                |
| 41                                   | 1    | ..            | 96               | 13                                  | ..                           | 3164           | 71                                 | ..                                       | ..                     | ..                                 | ..                               |
| 42                                   | ..   | ..            | 403              | 77                                  | 180                          | 10218          | 1331                               | 3 0                                      | ..                     | 2 19 0                             | ..                               |
| 43                                   | 4    | ..            | 242              | 271                                 | 175                          | 8013           | 1338                               | 2 9½                                     | ..                     | ..                                 | ..                               |
| 44                                   | 2    | ..            | 97               | ..                                  | 9                            | 1263           | 190                                | 3 3                                      | ..                     | ..                                 | ..                               |
| 45                                   | 1    | ..            | 106              | 6                                   | 19                           | 2917           | 401                                | 2 10                                     | ..                     | 0 13 4                             | ..                               |

| NAME OF SOCIETY.                                     | No. of Mem- bers. | LIABILITIES.   |   |                 | ASSETS.  |                          |                                |                          |                                 |
|--|-------------------|----------------|---|-----------------|--|--------------------------|--------------------------------|--------------------------|---------------------------------|
|  |                   | Share Capital. | Loans, including any Over- draft from Bank. | Re- serve Fund. | Value of Land, Bldings, Machin- ery, and Fixed Stock | Value of Stock in Trade. | Investments. House Prop- erty. | All other Invest- ments. | Owing to the Society for Goods. |
|  |                   | £              | £   | £               | £  | £                        | £                              | £                        | £                               |
| <b>AIREDALE DIST.—Con.</b>                           |                   |                |   |                 |  |                          |                                |                          |                                 |
| bUppertown .....                                     | 361               | 5429           | 820   | ..              | 1728   | 426                      | ..                             | 3386                     | ..                              |
| Wilsden .....  | 300               | 4276           | 150   | 151             | 1959   | 1179                     | ..                             | 1738                     | 289                             |
| Windhill (Shipley) .....                             | 5980              | 88091          | 7164  | 5593            | 28335  | 18153                    | 37102                          | 27130                    | 248                             |
|  | 112135            | 1624693        | 99048                                       | 72735           | 796735   | 441054                   | 448110                         | 321026                   | 25742                           |
| <b>Agricultural and Dairy:—</b>                      |                   |                |   |                 |  |                          |                                |                          |                                 |
| Nidderdale Dairy (Harro-<br>gatte).....              | ..                | 128            | 763   | ..              | 290  | 50                       | ..                             | 307                      | 214                             |
|  | 112135            | 1624821        | 99811                                       | 72735           | 797025   | 441104                   | 448110                         | 321333                   | 25956                           |
| <b>Productive Societies:—</b>                        |                   |                |   |                 |  |                          |                                |                          |                                 |
| Airedale Worsted Manu-<br>facturing (Bradford) ..... | 381               | 5379           | 1963  | 1058            | 769  | 6530                     | ..                             | 1373                     | 1128                            |
| Bradford Builders .....                              | 34                | 94             | 68  | ..              | ..   | 12                       | ..                             | 26                       | 138                             |
| " Cabinet Makers..                                   | 77                | 2054           | 3113  | 256             | 2861   | 1975                     | ..                             | 990                      | 649                             |
| Keighley Ironworks .....                             | 222               | 6410           | 5592  | 524             | 7808   | 4827                     | 320                            | 34                       | 942                             |
| <b>Total .....</b>                                   | 112849            | 1638758        | 110547                                      | 74573           | 808463   | 454448                   | 448430                         | 323696                   | 28813                           |
| <b>No. 2.—BOLTON DISTRICT—</b>                       |                   |                |   |                 |  |                          |                                |                          |                                 |
| Adlington .....                                      | 637               | 5443           | ..  | 1218            | 1417   | 1737                     | 548                            | 3771                     | 240                             |
| Ainsworth New Road .....                             | 186               | 2188           | 62  | 168             | 251  | 299                      | ..                             | 2061                     | 82                              |
| " Old Road .....                                     | 292               | 3395           | ..  | 185             | 470  | 565                      | ..                             | 2838                     | ..                              |
| Bamfurlong .....                                     | 520               | 6701           | 195   | 409             | 2638   | 2399                     | 1365                           | 626                      | 545                             |
| Blackrod .....                                       | 249               | 3356           | 174   | 376             | 1277   | 1789                     | 300                            | 769                      | ..                              |
| Bolton .....   | 30736             | 642440         | 31232                                       | 21757           | 183213   | 57803                    | 308204                         | 235043                   | ..                              |
| Bryn Gates (Bamfurlong) ..                           | 235               | 2631           | ..  | 163             | ..   | 63                       | 1456                           | 116                      | 369                             |
| Chorley .....  | 2176              | 13842          | 4325  | 2104            | 9253   | 9736                     | ..                             | 3665                     | 68                              |
| Eagley Bridge .....                                  | 647               | 9022           | 2900  | 436             | 5537   | 2423                     | 4183                           | 1314                     | ..                              |
| Earlestown .....                                     | 2081              | 18234          | 1410  | 641             | 10127  | 5433                     | 6083                           | 1551                     | 115                             |
| Edgworth .....                                       | 483               | 10960          | 12215                                       | 404             | 1681   | 1588                     | 5676                           | 14960                    | 287                             |
| Egerton .....  | 291               | 3647           | 1059  | 152             | 626  | 758                      | ..                             | 3313                     | 124                             |
| Farnworth and Kearsley ..                            | 5534              | 81833          | 3801  | 6483            | 41301  | 18337                    | 18069                          | 22410                    | 2634                            |
| Heapey .....   | 285               | 3698           | 248   | 585             | 615  | 503                      | 1615                           | 2256                     | ..                              |
| Hindley .....  | 1236              | 9630           | ..  | 940             | 2438   | 2747                     | ..                             | 6196                     | 2                               |
| Hindsford .....                                      | 502               | 4771           | 438   | 319             | 3354   | 1111                     | ..                             | 2182                     | 150                             |
| Horwich .....  | 2400              | 29607          | 2175  | 1217            | 11235  | 6940                     | 8337                           | 9309                     | 11                              |
| Hulton and Chequerbent..                             | 189               | 2511           | 300   | 351             | 411  | 507                      | 2246                           | 592                      | 37                              |
| Leigh .....  | 9541              | 155223         | 6586  | 11798           | 83043  | 37084                    | 13129                          | 54458                    | 3519                            |
| Little Hulton .....                                  | 663               | 12862          | 2960  | 274             | 3954   | 2167                     | 4972                           | 5857                     | 251                             |
| Little Lever .....                                   | 574               | 9844           | 667   | 355             | 2731   | 1277                     | 1274                           | 5877                     | ..                              |
| Park Lane .....                                      | 953               | 12685          | 300   | 1240            | 4826   | 3516                     | 1503                           | 4233                     | 514                             |
| Radcliffe and Pilkington ..                          | 4486              | 60168          | 9047  | 2589            | 19363  | 16167                    | 8725                           | 39315                    | ..                              |
| Radcliffe and District Equit.                        | 83                | 103            | ..  | 20              | ..   | 299                      | ..                             | ..                       | ..                              |
| Ringley and Kearsley .....                           | 534               | 6340           | ..  | 539             | 2671   | 2224                     | ..                             | 2631                     | ..                              |
| Tyldesley .....                                      | 1110              | 16945          | 1216  | 872             | 5676   | 2995                     | 1883                           | 9990                     | 89                              |
| Walkden .....  | 1929              | 36262          | 4968  | 1016            | 13385  | 7362                     | 12084                          | 13650                    | ..                              |
| Westthoughton Friendly ..                            | 1086              | 16676          | 220   | 4-1             | 4199   | 5063                     | 7195                           | 3546                     | 160                             |
| " United .....                                       | 1046              | 17951          | 212   | 600             | 5219   | 4171                     | 7186                           | 5226                     | 74                              |
| Wheelton .....                                       | 117               | 1187           | 174   | 171             | 595  | 390                      | ..                             | 760                      | ..                              |
| White Coppice .....                                  | 32                | 150            | ..  | 46              | ..   | 120                      | ..                             | 92                       | ..                              |
| Whittle-le-Woods .....                               | 205               | 1831           | ..  | 210             | 801  | 991                      | ..                             | 850                      | ..                              |
| Wigan .....  | 6719              | 55935          | 797   | 3708            | 39028  | 19236                    | 9375                           | 6157                     | 615                             |
| Withnell (Brinscall) .....                           | 479               | 8406           | 1432  | 960             | 940  | 1889                     | 3195                           | 910                      | 386                             |
|  | 78186             | 1265077        | 89113                                       | 62787           | 415275   | 219689                   | 428553                         | 458124                   | 10272                           |
| <b>Agricultural Society:—</b>                        |                   |                |   |                 |  |                          |                                |                          |                                 |
| Leigh and District Agricul.                          | 16                | 84             | ..  | 4               | ..   | 60                       | ..                             | 105                      | 132                             |
|  | 78202             | 1265161        | 89113                                       | 62791           | 415275   | 219749                   | 428553                         | 458229                   | 10404                           |
| <b>Productive Society:—</b>                          |                   |                |   |                 |  |                          |                                |                          |                                 |
| Bolton Cabinet Makers....                            | 51                | 1064           | 1121  | 249             | 536  | 2544                     | ..                             | 40                       | 79                              |
| <b>Total .....</b>                                   | 78253             | 1266225        | 90234                                       | 63040           | 415811   | 222293                   | 428553                         | 458269                   | 10483                           |

|    | No. of Employees on Dec. 31st. |             | EXPENSES.           |               | Interest on Share Capital. | Sales during the Year. | PROFIT.     |                         |                              |                     |                       |                      |
|----|--------------------------------|-------------|---------------------|---------------|----------------------------|------------------------|-------------|-------------------------|------------------------------|---------------------|-----------------------|----------------------|
|    | Distributive.                  | Productive. | Salaries and Wages. | Depreciation. |                            |                        | Net Profit. | Average Dividend per £. | Am't Paid as Bonus on Wages. | Subscriptions.      |                       |                      |
|    |                                |             |                     |               |                            |                        |             |                         |                              | Co-operative Union. | Educational Purposes. | Charitable Purposes. |
|    |                                |             | £                   | £             | £                          | £                      | £           | s d.                    | £                            | £ s. d.             | £                     | £                    |
| 46 | ..                             | ..          | ..                  | ..            | ..                         | 10812                  | 1499        | ..                      | ..                           | 2 19 8              | ..                    | ..                   |
| 47 | 5                              | ..          | 298                 | 89            | 162                        | 7938                   | 1343        | 2 10                    | ..                           | 2 10 0              | ..                    | ..                   |
| 48 | 115                            | 62          | 6464                | 1234          | 3208                       | 159120                 | 26741       | 2 11½                   | ..                           | 32 0 0              | 110                   | 121                  |
|    | 2307                           | 1221        | 120463              | 35935         | 58134                      | 3028957                | 462324      | ..                      | ..                           | 417 17 2            | 2418                  | 1118                 |
| 49 | ..                             | ..          | 99                  | ..            | ..                         | 1017                   | ..          | ..                      | ..                           | ..                  | ..                    | ..                   |
|    | 2307                           | 1221        | 120562              | 35935         | 58134                      | 3029974                | 462324      | ..                      | ..                           | 417 17 2            | 2418                  | 1118                 |
| 50 | ..                             | 40          | 1872                | 84            | 491                        | 18779                  | 932         | 0 5                     | 37                           | 3 3 4               | 35                    | 9                    |
| 51 | ..                             | ..          | 227                 | 3             | 2                          | 237                    | 9           | ..                      | 3                            | ..                  | ..                    | ..                   |
| 52 | ..                             | 29          | 2073                | 200           | 101                        | 5383                   | 216         | 0 4                     | 20                           | 1 0 0               | ..                    | ..                   |
| 53 | ..                             | 68          | 4117                | 581           | 480                        | 16302                  | 1012        | 0 6                     | 49                           | 2 0 0               | 8                     | 8                    |
|    | 2307                           | 1358        | 123851              | 36803         | 59208                      | 3070675                | 464493      | ..                      | 109                          | 424 0 6             | 2461                  | 1130                 |
| 1  | 10                             | ..          | 620                 | 89            | 193                        | 20635                  | 3961        | 2 10                    | ..                           | 2 2 0               | 28                    | ..                   |
| 2  | 2                              | ..          | 187                 | 21            | 102                        | 4164                   | 672         | 3 6                     | ..                           | 1 11 0              | ..                    | ..                   |
| 3  | 3                              | ..          | 221                 | 40            | 159                        | 7082                   | 1451        | 4 0                     | ..                           | ..                  | ..                    | ..                   |
| 4  | 18                             | 3           | 1100                | 122           | 307                        | 19596                  | 3025        | 2 8                     | ..                           | 4 6 8               | 30                    | 8                    |
| 5  | 9                              | ..          | 552                 | 91            | 136                        | 11837                  | 1497        | 2 9                     | ..                           | 2 1 0               | 21                    | ..                   |
| 6  | 574                            | 319         | 37846               | 4094          | 19615                      | 321085                 | 150655      | 3 0                     | 3230                         | 80 0 0              | 3230                  | 379                  |
| 7  | 7                              | 3           | 557                 | 92            | 110                        | 11465                  | 1878        | 3 0                     | ..                           | ..                  | 18                    | 2                    |
| 8  | 54                             | 24          | 3081                | 475           | 556                        | 66457                  | 10618       | 2 11                    | ..                           | 8 8 0               | 124                   | 48                   |
| 9  | 19                             | 8           | 1190                | 347           | 340                        | 25156                  | 4324        | 3 0                     | ..                           | 5 5 0               | 40                    | 5                    |
| 10 | 52                             | 12          | 2449                | 511           | 706                        | 51490                  | 7335        | 2 10                    | ..                           | 8 6 8               | 5                     | 17                   |
| 11 | 10                             | ..          | 765                 | 211           | 534                        | 17044                  | 3289        | 3 3                     | ..                           | 4 0 0               | 4                     | 19                   |
| 12 | 6                              | ..          | 365                 | 28            | 213                        | 9673                   | 1505        | 3 1½                    | ..                           | ..                  | ..                    | 3                    |
| 13 | 140                            | 86          | 7604                | 1411          | 3360                       | 178017                 | 30624       | 3 0                     | ..                           | 20 0 0              | 199                   | 111                  |
| 14 | 5                              | ..          | 362                 | 15            | 186                        | 10303                  | 1830        | 3 6                     | ..                           | 2 5 0               | ..                    | 5                    |
| 15 | 26                             | 4           | 510                 | 190           | 452                        | 40627                  | 6574        | 3 0                     | ..                           | 10 3 4              | 60                    | 19                   |
| 16 | 13                             | 3           | 602                 | 180           | 194                        | 17455                  | 3660        | 3 0                     | ..                           | 3 13 6              | 40                    | 6                    |
| 17 | 55                             | 24          | 3134                | 633           | 1100                       | 66424                  | 11005       | 3 0                     | ..                           | 8 6 8               | 148                   | 24                   |
| 18 | 4                              | 1           | 179                 | 43            | 123                        | 8874                   | 2083        | 4 0                     | ..                           | ..                  | ..                    | 2                    |
| 19 | 260                            | 105         | 12916               | 3621          | 5641                       | 411360                 | 55739       | 3 0                     | 540                          | 21 0 0              | 484                   | 110                  |
| 20 | 16                             | 11          | 1018                | 378           | 509                        | 22960                  | 3963        | 3 0                     | ..                           | 5 8 0               | 8                     | 21                   |
| 21 | 10                             | ..          | 662                 | 162           | 370                        | 18758                  | 3106        | 3 0                     | ..                           | 4 13 4              | ..                    | ..                   |
| 22 | 27                             | 8           | 1976                | 278           | 548                        | 43015                  | 7101        | 3 0                     | ..                           | ..                  | 140                   | 4                    |
| 23 | 88                             | 34          | 6004                | 661           | 2504                       | 140004                 | 22473       | 3 0                     | ..                           | 20 0 0              | 476                   | 48                   |
| 24 | 1                              | ..          | 85                  | ..            | 4                          | 1042                   | 97          | 2 6                     | ..                           | ..                  | ..                    | ..                   |
| 25 | 13                             | 4           | 1101                | 65            | 246                        | 17648                  | 2840        | 2 11½                   | ..                           | 4 7 10              | ..                    | 13                   |
| 26 | 28                             | 10          | 2010                | 280           | 738                        | 39161                  | 6864        | 3 0                     | ..                           | 8 6 8               | 112                   | 40                   |
| 27 | 60                             | 49          | 3362                | 781           | 1376                       | 72059                  | 12289       | 3 0                     | ..                           | 10 0 0              | 134                   | 41                   |
| 28 | 26                             | 14          | 1647                | 333           | 874                        | 52789                  | 9676        | 3 5                     | ..                           | 9 0 0               | ..                    | 30                   |
| 29 | 29                             | 8           | 1919                | 451           | 1101                       | 57891                  | 11583       | 3 8                     | ..                           | 8 9 4               | 25                    | 42                   |
| 30 | 2                              | ..          | 140                 | 65            | 56                         | 2793                   | 547         | 4 0                     | ..                           | 0 18 6              | 9                     | 2                    |
| 31 | 1                              | ..          | 53                  | ..            | ..                         | 1024                   | 127         | 2 6                     | ..                           | ..                  | ..                    | ..                   |
| 32 | 3                              | ..          | 213                 | 48            | 90                         | 6990                   | 1149        | 2 9                     | ..                           | ..                  | ..                    | ..                   |
| 33 | 195                            | 41          | 10610               | 2732          | 2008                       | 216083                 | 29578       | 2 6                     | 286                          | 16 16 0             | 681                   | 35                   |
| 34 | 10                             | ..          | 492                 | 115           | 399                        | 17672                  | 3031        | 3 1                     | ..                           | 3 15 0              | 4                     | 20                   |
|    | 1776                           | 771         | 106482              | 18563         | 44850                      | 2508633                | 415549      | ..                      | 4056                         | 273 3 6             | 6020                  | 1054                 |
| 35 | ..                             | 1           | 22                  | 3             | 3                          | 1077                   | 12          | ..                      | 1                            | ..                  | ..                    | ..                   |
|    | 1776                           | 772         | 106504              | 18566         | 44853                      | 2509710                | 415561      | ..                      | 4057                         | 273 3 6             | 6020                  | 1054                 |
| 36 | ..                             | 44          | 2893                | 77            | 51                         | 5453                   | 111         | ..                      | ..                           | 0 9 0               | ..                    | ..                   |
|    | 1776                           | 816         | 109397              | 18643         | 44904                      | 2515163                | 415672      | ..                      | 4057                         | 273 12 6            | 6020                  | 1054                 |

| NAME OF SOCIETY.                                | No. of Members. | LIABILITIES.   |   |               |   | ASSETS.                  |                 |                        |                                 |    |
|---|-----------------|----------------|---|---------------|---|--------------------------|-----------------|------------------------|---------------------------------|----|
|   |                 | Share Capital. | Loans, including any overdraft from Bank. | Reserve Fund. | Value of Land, Buildings, Machinery, and Fixed Stock. | Value of Stock in Trade. | Investments.    |                        | Owing to the Society for Goods. |    |
|   |                 |                |   |               |   |                          | House Property. | All other Investments. |                                 |    |
|   |                 | £              | £   | £             | £   | £                        | £               | £                      | £                               |    |
| <b>No. 3—CALDERDALE DIST.</b>                   |                 |                |   |               |   |                          |                 |                        |                                 |    |
| Barkisland .....                                | 118             | 1387           | 50  | 162           | 435   | 498                      | ..              | 836                    | 65                              | 1  |
| Blackshawhead .....                             | 117             | 1098           | 1740                                      | 161           | 253   | 389                      | ..              | 2334                   | 17                              | 2  |
| Brighouse .....                                 | 6498            | 139629         | 5245                                      | 5890          | 44644   | 27689                    | 46266           | 56580                  | ..                              | 3  |
| Copley .....                                    | 195             | 702            | ..  | 100           | ..  | 550                      | ..              | 764                    | ..                              | 4  |
| Cragg Vale .....                                | 250             | 5913           | 389                                       | 965           | 950   | 1741                     | 475             | 3971                   | 227                             | 5  |
| Halifax Brotherhood .....                       | 100             | 73             | 75  | ..            | 58  | 143                      | ..              | 10                     | 158                             | 6  |
| " Coal .....                                    | 1873            | 1832           | ..  | 390           | 645   | 58                       | ..              | 879                    | 1884                            | 7  |
| " Industrial .....                              | 10891           | 123875         | 9928                                      | 4639          | 51783   | 42746                    | 35790           | 37510                  | ..                              | 8  |
| Hebden Bridge Industrial ..                     | 2858            | 66929          | 8087                                      | 4820          | 20729   | 10301                    | 14731           | 41336                  | 211                             | 9  |
| Heptonstall .....                               | 475             | 6583           | 250                                       | 605           | 2163  | 1543                     | ..              | 4164                   | 627                             | 10 |
| Holmfild .....                                  | 256             | 2781           | 5-3                                       | 86            | 1134  | 937                      | 1117            | 873                    | 64                              | 11 |
| " Coal .....                                    | 390             | 712            | ..  | ..            | 737   | 134                      | ..              | ..                     | ..                              | 12 |
| Illingworth .....                               | 233             | 2028           | 100                                       | 43            | 1320  | 458                      | ..              | 473                    | 130                             | 13 |
| Luddenden .....                                 | 454             | 6344           | ..  | 473           | 1114  | 2543                     | 2100            | 2105                   | 360                             | 14 |
| Luddendenfoot .....                             | 518             | 9999           | ..  | 377           | 9900  | 2312                     | 1732            | 5068                   | 116                             | 15 |
| Midgley .....                                   | 451             | 7564           | ..  | 415           | 1010  | 1573                     | 1175            | 5134                   | 510                             | 16 |
| Mytholmroyd .....                               | 589             | 13634          | 195                                       | 530           | 1684  | 2666                     | 5523            | 6378                   | 202                             | 17 |
| Northwram Coal .....                            | 94              | 86             | ..  | 28            | 32  | 6                        | ..              | ..                     | 56                              | 18 |
| Peckett Well .....                              | 147             | 2415           | 606                                       | 190           | 612   | 546                      | 1639            | 721                    | 72                              | 19 |
| Queensbury .....                                | 2132            | 27316          | 1570                                      | 1130          | 12966   | 12484                    | 2820            | 7511                   | ..                              | 20 |
| Ripponden .....                                 | 579             | 5951           | 290                                       | 130           | 1735  | 1767                     | 2409            | 1784                   | 91                              | 21 |
| Siddall .....                                   | 290             | 3167           | 746                                       | 12            | 2343  | 990                      | 403             | 220                    | 95                              | 22 |
| Sowerby Bridge Industrial ..                    | 3299            | 48018          | 15059                                     | 323           | 11385   | 18329                    | 26100           | 15258                  | ..                              | 23 |
| Stainland & Holywell Green                      | 720             | 13520          | ..  | 178           | 6067  | 1515                     | ..              | 7460                   | 325                             | 24 |
| Todmorden .....                                 | 3722            | 120519         | 27  | 3200          | 41436   | 20284                    | 25956           | 57269                  | 47                              | 25 |
| " Bridge End ..                                 | 676             | 21940          | ..  | ..            | 5101  | 2752                     | 6450            | 8036                   | 110                             | 26 |
| Wainstalls .....                                | 230             | 3225           | ..  | 296           | 1263  | 805                      | 160             | 17-7                   | 237                             | 27 |
| Walsden .....                                   | 600             | 18729          | ..  | 561           | 2956  | 2113                     | 5511            | 9829                   | 59                              | 28 |
|   | 38755           | 655989         | 44880                                     | 25052         | 218455  | 157872                   | 180356          | 278290                 | 5663                            |    |
| <b>Productive Societies:</b>                    |                 |                |   |               |   |                          |                 |                        |                                 |    |
| Calderdale Clog Sundries                        |                 |                |   |               |   |                          |                 |                        |                                 |    |
| Manufacturing (Walsden)                         | 76              | 1590           | 877                                       | 240           | 1968  | 460                      | ..              | ..                     | 429                             | 29 |
| Halifax Builders .....                          | 21              | 69             | ..  | ..            | 2   | ..                       | ..              | 67                     | ..                              | 30 |
| " Flour .....                                   | 1127            | 106285         | ..  | 2000          | 39950   | 23083                    | ..              | 41243                  | 24212                           | 31 |
| Hebden Bridge Fustian ..                        | 857             | 28481          | 2071                                      | 3123          | 15518   | 10154                    | 3064            | 7302                   | 4292                            | 32 |
| Sowerby Bridge Flour ..                         | 2662            | 104543         | ..  | 649           | 51686   | 29049                    | ..              | 572                    | 20917                           | 33 |
| <b>Total .....</b>                              | <b>43498</b>    | <b>896957</b>  | <b>47828</b>                              | <b>31064</b>  | <b>327579</b>   | <b>220618</b>            | <b>183420</b>   | <b>328074</b>          | <b>55513</b>                    |    |
| <b>No. 4—CHESHIRE AND NORTH WALES DISTRICT—</b> |                 |                |   |               |   |                          |                 |                        |                                 |    |
| Bangor .....                                    | 282             | 492            | 3   | ..            | 93  | 363                      | ..              | 186                    | 3                               | 1  |
| Birkenhead .....                                | 2407            | 10057          | 6195                                      | 171           | 8132  | 6387                     | ..              | 2364                   | 366                             | 2  |
| Blaneau Festiniog .....                         | 200             | 916            | 1039                                      | ..            | 755   | 245                      | ..              | 153                    | 113                             | 3  |
| Bromboro' Pool .....                            | 153             | 322            | ..  | ..            | ..  | 718                      | ..              | ..                     | 31                              | 4  |
| Brynm .....                                     | 319             | 917            | 3956                                      | ..            | 435   | 363                      | 3572            | 275                    | 164                             | 5  |
| Buckley .....                                   | 141             | 705            | 108                                       | 258           | 500   | 529                      | ..              | 143                    | 166                             | 6  |
| bCefn (Ruabon) .....                            | 204             | 355            | 443                                       | ..            | 30  | 514                      | ..              | 222                    | ..                              | 7  |
| Chester .....                                   | 2823            | 23536          | 3559                                      | 1047          | 12666   | 11718                    | 3600            | 2233                   | 924                             | 8  |
| Chirk Green .....                               | 427             | 1532           | 37  | 554           | 205   | 1523                     | ..              | 1279                   | ..                              | 9  |
| Colwyn Bay .....                                | 170             | 294            | 88  | ..            | 51  | 235                      | ..              | 41                     | ..                              | 10 |
| Cynfal .....                                    | 49              | 130            | 433                                       | 78            | 220   | 359                      | ..              | 34                     | ..                              | 11 |
| Ellesmere Port .....                            | 259             | 1325           | 202                                       | 185           | 838   | 855                      | ..              | 180                    | ..                              | 12 |
| Employés' Provident (Port Sunlight) .....       | 490             | 1663           | 487                                       | 126           | 1102  | 1388                     | ..              | 501                    | 47                              | 13 |
| Ewloe Place .....                               | 112             | 903            | 150                                       | 34            | 369   | 699                      | ..              | 165                    | 158                             | 14 |
| Ffynon Groyw .....                              | 60              | 241            | 36  | 19            | ..  | 283                      | ..              | ..                     | 16                              | 15 |
| Flint and Oakenholt .....                       | 213             | 654            | ..  | 248           | 177   | 613                      | ..              | 352                    | 100                             | 16 |
| Garston .....                                   | 758             | 3140           | 1867                                      | 287           | 3094  | 2104                     | ..              | 578                    | 92                              | 17 |
| Hawarden .....                                  | 216             | 359            | 166                                       | 331           | 23  | 350                      | ..              | 484                    | ..                              | 18 |
| Holyhead .....                                  | 409             | 732            | ..  | 4             | ..  | 779                      | ..              | 181                    | ..                              | 19 |
| Hoylake and West Kirby ..                       | 252             | 278            | 20  | ..            | 143   | 336                      | ..              | 95                     | 19                              | 20 |
| Leeswood .....                                  | 111             | 443            | ..  | 30            | 166   | 228                      | ..              | ..                     | 156                             | 21 |



| No of<br>Employees on<br>Dec. 31st. |                  |                           | EXPENSES.          |                                     |                | Sales<br>during the<br>Year. | PROFIT.                                 |  |                        |                                    |                                   |          |      |     |
|-------------------------------------|------------------|---------------------------|--------------------|-------------------------------------|----------------|------------------------------|---|--|------------------------|------------------------------------|-----------------------------------|----------|------|-----|
| Distri-<br>butive.                  | Pro-<br>ductive. | Salaries<br>and<br>Wages. | Depre-<br>ciation. | Interest<br>on<br>Share<br>Capital. | Net<br>Profit. |                              | Aver-<br>age<br>Divi-<br>dend<br>per £. | Am't<br>Paid as<br>Bonus<br>on<br>Wages. | Subscriptions.         |                                    |                                   |          |      |     |
|                                     |                  |                           |                    |                                     |                |                              |   |  | Co-operative<br>Union. | Educa-<br>tional<br>Pur-<br>poses. | Chari-<br>table<br>Pur-<br>poses. |          |      |     |
|                                     |                  |                           | £                  | £                                   | £              | £                            | s. d.                                   | £  | £ s. d.                | £                                  | £                                 |          |      |     |
| 1                                   | 1                | ..                        | 101                | 17                                  | 53             | 2622                         | 320 2 6½                                | ..                                       | 0 19 2                 | ..                                 | ..                                |          |      |     |
| 2                                   | 1                | ..                        | 71                 | 25                                  | 106            | 2690                         | 386 3 10½                               | ..                                       | ..                     | ..                                 | ..                                |          |      |     |
| 3                                   | 150              | 106                       | 7614               | 1673                                | 5129           | 266890                       | 53232 3 8                               | ..                                       | 21 0 0                 | 100                                | 117                               |          |      |     |
| 4                                   | 2                | ..                        | 136                | 3                                   | 31             | 3782                         | 646 3 8                                 | ..                                       | ..                     | ..                                 | 2                                 |          |      |     |
| 5                                   | 5                | 1                         | 364                | 99                                  | 250            | 9826                         | 1404 3 7                                | ..                                       | 2 1 10                 | ..                                 | 3                                 |          |      |     |
| 6                                   | 2                | ..                        | 80                 | 6                                   | ..             | 1104                         | 25 1 0                                  | ..                                       | ..                     | ..                                 | ..                                |          |      |     |
| 7                                   | 7                | ..                        | 224                | 95                                  | 16             | 6917                         | 1213 3 3¼                               | ..                                       | ..                     | ..                                 | ..                                |          |      |     |
| 8                                   | 209              | 108                       | 11296              | 1997                                | 4496           | 308418                       | 47814 2 9                               | ..                                       | 46 2 0                 | 140                                | 78                                |          |      |     |
| 9                                   | 52               | 50                        | 3029               | 973                                 | 2344           | 86776                        | 15534 3 0                               | ..                                       | 11 17 2                | 392                                | 48                                |          |      |     |
| 10                                  | 10               | ..                        | 398                | 60                                  | 273            | 13643                        | 2334 3 2½                               | ..                                       | 3 16 4                 | ..                                 | 2                                 |          |      |     |
| 11                                  | 2                | 1                         | 174                | 39                                  | 129            | 6769                         | 1121 3 0                                | ..                                       | 2 1 5                  | ..                                 | 4                                 |          |      |     |
| 12                                  | 2                | ..                        | 245                | 25                                  | 29             | 1553                         | 241 3 0                                 | ..                                       | ..                     | ..                                 | ..                                |          |      |     |
| 13                                  | 3                | ..                        | 234                | 34                                  | 97             | 6514                         | 808 3 0                                 | ..                                       | ..                     | ..                                 | 7                                 |          |      |     |
| 14                                  | 8                | 1                         | 316                | 119                                 | 267            | 14208                        | 2746 4 0                                | ..                                       | 3 15 0                 | ..                                 | 7                                 |          |      |     |
| 15                                  | 7                | 1                         | 381                | 90                                  | 468            | 14996                        | 3258 4 0                                | ..                                       | 4 5 0                  | ..                                 | 10                                |          |      |     |
| 16                                  | 5                | 2                         | 322                | 124                                 | 310            | 11015                        | 2138 4 0                                | ..                                       | 3 12 8                 | ..                                 | 5                                 |          |      |     |
| 17                                  | 8                | 8                         | 448                | 198                                 | 463            | 16509                        | 3069 3 2                                | ..                                       | 5 0 0                  | 52                                 | 5                                 |          |      |     |
| 18                                  | ..               | ..                        | 9                  | ..                                  | 4              | 406                          | 32 1 6                                  | ..                                       | ..                     | ..                                 | ..                                |          |      |     |
| 19                                  | 2                | ..                        | 107                | 49                                  | 99             | 4748                         | 639 4 0                                 | ..                                       | 1 4 6                  | ..                                 | ..                                |          |      |     |
| 20                                  | 43               | 33                        | 2209               | 420                                 | 1012           | 66076                        | 9997 3 0                                | ..                                       | 8 6 8                  | ..                                 | 32                                |          |      |     |
| 21                                  | 9                | ..                        | 621                | 112                                 | 310            | 17344                        | 2818 3 6                                | ..                                       | 4 15 0                 | ..                                 | 6                                 |          |      |     |
| 22                                  | 2                | ..                        | 114                | 112                                 | 124            | 8059                         | 1439 3 4                                | 7  | 2 7 0                  | 2                                  | 2                                 |          |      |     |
| 23                                  | 58               | 31                        | 3963               | 731                                 | 2454           | 105443                       | 15585 2 6                               | ..                                       | 15 0 0                 | 40                                 | 42                                |          |      |     |
| 24                                  | 7                | 5                         | 758                | 268                                 | 517            | 19895                        | 3382 3 0                                | ..                                       | 5 18 8                 | ..                                 | 9                                 |          |      |     |
| 25                                  | 97               | 57                        | 5131               | 941                                 | 4720           | 134683                       | 26292 3 1½                              | ..                                       | 15 9 0                 | 418                                | 88                                |          |      |     |
| 26                                  | 15               | 9                         | 859                | 115                                 | 865            | 23373                        | 4251 3 0                                | ..                                       | 5 17 5                 | 68                                 | 6                                 |          |      |     |
| 27                                  | 3                | 1                         | 189                | 46                                  | 158            | 8133                         | 1388 4 4                                | ..                                       | 1 19 4                 | ..                                 | 4                                 |          |      |     |
| 28                                  | 13               | 2                         | 780                | 196                                 | 742            | 21923                        | 4307 3 4½                               | ..                                       | 5 0 8                  | 88                                 | 11                                |          |      |     |
|                                     |                  |                           | 723                | 416                                 | 40173          | 8567                         | 25466                                   | 1184315                                  | 206419                 | ..                                 | 7                                 | 170 8 10 | 1240 | 488 |
| 29                                  | ..               | 18                        | 790                | 90                                  | 78             | 3150                         | 156 0 6                                 | 19                                       | 0 11 10                | ..                                 | ..                                |          |      |     |
| 30                                  | ..               | ..                        | ..                 | ..                                  | ..             | 38                           | 3                                       | ..                                       | ..                     | ..                                 | ..                                |          |      |     |
| 31                                  | ..               | 78                        | 6876               | 3178                                | 4372           | 350314                       | 32717 1 8                               | ..                                       | 9 10 8                 | 18                                 | 48                                |          |      |     |
| 32                                  | ..               | 320                       | 13966              | 1182                                | 1425           | 41346                        | 3269 0 7½                               | 424                                      | 10 0 0                 | 55                                 | 26                                |          |      |     |
| 33                                  | ..               | 125                       | 9199               | 2891                                | 4321           | 382248                       | 32006 1 7                               | ..                                       | 10 0 0                 | ..                                 | 66                                |          |      |     |
|                                     |                  |                           | 723                | 957                                 | 71004          | 15848                        | 35662                                   | 1961411                                  | 274570                 | ..                                 | 450                               | 200 11 4 | 1313 | 628 |
| 1                                   | 4                | ..                        | 265                | 17                                  | 18             | 4172                         | 274 1 5                                 | 6  | 2 1 8                  | ..                                 | 3                                 |          |      |     |
| 2                                   | 62               | 13                        | 2648               | 513                                 | 398            | 41393                        | 4083 1 8½                               | 50                                       | 8 8 0                  | 91                                 | 26                                |          |      |     |
| 3                                   | 3                | ..                        | 142                | 20                                  | 12             | 2183                         | 18                                      | ..                                       | ..                     | ..                                 | ..                                |          |      |     |
| 4                                   | 4                | ..                        | 388                | ..                                  | 46             | 7588                         | 1270 3 3                                | 7  | ..                     | 3                                  | ..                                |          |      |     |
| 5                                   | 2                | ..                        | 150                | 31                                  | 29             | 3907                         | 439 2 0                                 | ..                                       | 2 10 0                 | 2                                  | 2                                 |          |      |     |
| 6                                   | 3                | ..                        | 191                | 21                                  | 30             | 5083                         | 601 2 4                                 | 1  | 1 0 0                  | 1                                  | ..                                |          |      |     |
| 7                                   | ..               | ..                        | ..                 | ..                                  | ..             | 3618                         | 283                                     | ..                                       | 2 1 8                  | ..                                 | ..                                |          |      |     |
| 8                                   | 94               | 17                        | 4306               | 523                                 | 1014           | 64793                        | 9996 2 6                                | ..                                       | 8 8 0                  | 41                                 | 24                                |          |      |     |
| 9                                   | 11               | 2                         | 628                | 190                                 | 61             | 14400                        | 1962 2 8                                | ..                                       | 2 17 6                 | 3                                  | 7                                 |          |      |     |
| 10                                  | 3                | ..                        | 176                | 5                                   | 8              | 2264                         | 98 0 7½                                 | ..                                       | 0 12 6                 | ..                                 | ..                                |          |      |     |
| 11                                  | 2                | ..                        | 106                | 7                                   | 5              | 2326                         | 86 1 5                                  | ..                                       | ..                     | ..                                 | ..                                |          |      |     |
| 12                                  | 7                | 3                         | 467                | 54                                  | 65             | 6191                         | 563 1 6                                 | ..                                       | 1 18 4                 | 35                                 | 14                                |          |      |     |
| 13                                  | 19               | 5                         | 725                | 88                                  | 58             | 14913                        | 1706 2 4                                | 28                                       | 3 7 2                  | ..                                 | ..                                |          |      |     |
| 14                                  | 2                | ..                        | 144                | 16                                  | 28             | 4116                         | 447 2 3                                 | ..                                       | 0 14 0                 | ..                                 | 2                                 |          |      |     |
| 15                                  | 2                | ..                        | 173                | 1                                   | 5              | 3136                         | 383 2 0                                 | ..                                       | ..                     | ..                                 | ..                                |          |      |     |
| 16                                  | 5                | ..                        | 272                | 6                                   | 18             | 5302                         | 706 2 4½                                | 26                                       | 1 13 4                 | ..                                 | ..                                |          |      |     |
| 17                                  | 16               | 3                         | 672                | 91                                  | 116            | 11543                        | 1632 1 11                               | ..                                       | 5 0 0                  | ..                                 | 6                                 |          |      |     |
| 18                                  | 4                | ..                        | 287                | 3                                   | 9              | 7473                         | 766 2 9                                 | 5  | 1 14 2                 | ..                                 | 9                                 |          |      |     |
| 19                                  | 5                | 2                         | 299                | ..                                  | 27             | 6287                         | 583 1 10                                | ..                                       | 2 12 4                 | ..                                 | ..                                |          |      |     |
| 20                                  | 5                | ..                        | 183                | 10                                  | 8              | 3215                         | 154 1 0                                 | ..                                       | 1 6 6                  | 5                                  | ..                                |          |      |     |
| 21                                  | 3                | ..                        | 152                | 5                                   | 15             | 3936                         | 493 2 4½                                | ..                                       | 0 17 10                | 1                                  | 3                                 |          |      |     |

| NAME OF SOCIETY.  | No. of<br>Mem-<br>bers. | LIABILITIES.      |   |                       |   | ASSETS.                           |                         |                                   |   |    |
|---|-------------------------|-------------------|---|-----------------------|---|-----------------------------------|-------------------------|-----------------------------------|---|----|
|   |                         | Share<br>Capital. | Loans,<br>includ-<br>ing any<br>Over-<br>draft<br>from<br>Bank. | Re-<br>serve<br>Fund. | Value of<br>Land,<br>Buildings,<br>Machin-<br>ery, and<br>Fixed<br>Stock. | Value of<br>Stock<br>in<br>Trade. | Investments.            |                                   | Owing<br>to the<br>Society<br>for<br>Goods. |    |
|   |                         |                   |   |                       |   |                                   | House<br>Prop-<br>erty. | All<br>other<br>Invest-<br>ments. |   |    |
| CHESHIRE AND NORTH<br>WALES DISTRICT— <i>Con.</i>                         |                         | £                 | £   | £                     | £   | £                                 | £                       | £                                 | £   |    |
| Liverpool (City of) .....   | 3124                    | 12520             | 4158  | 579                   | 8071  | 8012                              | ..                      | 2882                              | ..  | 22 |
| " (Toxteth) .....   | 3756                    | 16790             | 6266  | 230                   | 12717   | 8877                              | 1599                    | 2412                              | ..  | 23 |
| Llanberis .....   | 152                     | 153               | ..  | 2                     | ..  | 153                               | ..                      | ..                                | ..  | 24 |
| Llandudno .....   | 109                     | 108               | ..  | ..                    | ..  | 123                               | ..                      | ..                                | ..  | 25 |
| " Junction .....  | 156                     | 222               | ..  | 32                    | 36  | 256                               | ..                      | 118                               | ..  | 26 |
| cLlanrug .....  | ..                      | ..                | ..  | ..                    | ..  | ..                                | ..                      | ..                                | ..  | 27 |
| Mold Junction .....   | 295                     | 1219              | ..  | 130                   | 293   | 1061                              | ..                      | 448                               | 7   | 28 |
| New York (Penmaenmawr) ..   | 250                     | 852               | 1722  | ..                    | 1982  | 409                               | ..                      | 335                               | ..  | 29 |
| Pant-y-Fownog .....   | 68                      | 321               | 270   | ..                    | 450   | 169                               | ..                      | ..                                | 40  | 30 |
| †Penyfford .....  | 43                      | 72                | 30  | ..                    | ..  | ..                                | ..                      | ..                                | ..  | 31 |
| Port Nant .....   | 30                      | 202               | ..  | 48                    | ..  | 89                                | ..                      | ..                                | ..  | 32 |
| Queensferry .....   | 680                     | 2885              | 558   | 150                   | 1399  | 1721                              | ..                      | ..                                | ..  | 33 |
| Rumcor .....  | 6703                    | 69281             | 2252  | 2856                  | 21407   | 22088                             | 12187                   | 36958                             | ..  | 34 |
| St. Helens .....  | 10067                   | 33624             | 27158   | 9538                  | 57369   | 22329                             | 4005                    | 4083                              | ..  | 35 |
| Warrington .....  | 7034                    | 60718             | ..  | 5891                  | 13423   | 14110                             | 14660                   | 35394                             | ..  | 36 |
| Whiston .....   | 514                     | 1726              | 1000  | 155                   | 1790  | 1826                              | ..                      | 432                               | 367   | 37 |
| Wrexham .....   | 963                     | 2932              | 2411  | 329                   | 2990  | 1411                              | 1136                    | 884                               | ..  | 38 |
| Productive Society:—<br>North Wales Quarries<br>(Bethesda) .....          | 43999                   | 252559            | 64609   | 23262                 | 150976  | 113253                            | 40759                   | 93412                             | 2769  |    |
|   | 827                     | 20535             | 2625  | ..                    | 19844   | 87                                | ..                      | 3273                              | 827   | 39 |
| Total .....   | 44826                   | 273094            | 67234   | 23262                 | 170820  | 113340                            | 40759                   | 96685                             | 3596  |    |
| No. 5—DEWSBURY DISTRICT—  |                         |                   |   |                       |   |                                   |                         |                                   |   |    |
| bAltofts .....  | 327                     | 1481              | 118   | ..                    | ..  | 746                               | ..                      | 1864                              | ..  | 1  |
| Batley .....  | 4993                    | 131220            | 1032  | 1581                  | 30365   | 15106                             | 44091                   | 36255                             | ..  | 2  |
| Battysford (Mirfield) .....   | 217                     | 3100              | 2120  | 430                   | 1782  | 750                               | 1354                    | 2060                              | 216   | 3  |
| Beeston .....   | 170                     | 2316              | 505   | 85                    | 600   | 746                               | 1100                    | 316                               | 144   | 4  |
| Birstall .....  | 1683                    | 23998             | 14  | 848                   | 4400  | 4467                              | 9025                    | 9290                              | ..  | 5  |
| Buttershaw .....  | 343                     | 5589              | ..  | 112                   | 1231  | 1941                              | 481                     | 3337                              | 137   | 6  |
| Chnrwell .....  | 450                     | 5066              | 1677  | 352                   | 4605  | 1330                              | 1201                    | 772                               | 252   | 7  |
| Cleckheaton .....   | 3880                    | 63113             | 7523  | 3981                  | 19665   | 14286                             | 18285                   | 26574                             | 1133  | 8  |
| Crigglistone .....  | 290                     | 2399              | 261   | 358                   | 1456  | 1132                              | 400                     | 950                               | 286   | 9  |
| Dewsbury .....  | 9941                    | 282926            | 380   | 3393                  | 76594   | 35662                             | 59156                   | 121744                            | ..  | 10 |
| Drighlington .....  | 990                     | 16771             | ..  | ..                    | 8215  | 7267                              | ..                      | 2769                              | ..  | 11 |
| bFarnley .....  | 400                     | 1411              | 901   | ..                    | 195   | 1 95                              | ..                      | 1197                              | ..  | 12 |
| Gomersal .....  | 854                     | 15243             | 161   | 165                   | 6530  | 2906                              | 2160                    | 7685                              | ..  | 13 |
| Grange Moor Friendly .....  | 142                     | 1915              | ..  | 115                   | 587   | 557                               | 400                     | 894                               | 289   | 14 |
| " United .....  | 92                      | 1596              | 92  | 85                    | 1290  | 487                               | 1290                    | ..                                | 410   | 15 |
| Heckmondwike .....  | 7417                    | 163561            | 5840  | 301                   | 22505   | 21346                             | 40101                   | 86558                             | 605   | 16 |
| aHopton (Upper) .....   | 131                     | 2393              | 308   | 82                    | 747   | 481                               | ..                      | 1468                              | 87  | 17 |
| Horbury .....   | 1230                    | 18202             | 750   | 300                   | 6062  | 6516                              | 3700                    | 4627                              | ..  | 18 |
| Liversedge .....  | 1041                    | 5098              | ..  | 180                   | 1063  | 2806                              | ..                      | 2661                              | ..  | 19 |
| Middlestown .....   | 524                     | 4886              | ..  | 1851                  | 4112  | 2660                              | ..                      | 969                               | 400   | 20 |
| Mirfield Industrial .....   | 1100                    | 21896             | 2290  | 522                   | 10966   | 3249                              | 5504                    | 11009                             | 720   | 21 |
| " Perseverance .....  | 730                     | 6339              | ..  | 377                   | 669   | 1993                              | 195                     | 5149                              | ..  | 22 |
| Morley .....  | 6589                    | 99462             | 413   | 1319                  | 28159   | 16298                             | 37613                   | 26055                             | ..  | 23 |
| Ossett .....  | 2829                    | 38187             | ..  | 195                   | 17000   | 10414                             | ..                      | 11660                             | ..  | 24 |
| Ravensthorpe .....  | 527                     | 4933              | 751   | 198                   | 1249  | 958                               | 1598                    | ..                                | 153   | 25 |
| " Self-Help ..  | 843                     | 13388             | 9895  | 15                    | 11587   | 3077                              | 8130                    | 1675                              | 101   | 26 |
| Wakefield Borough .....   | 1065                    | 9027              | 20  | 721                   | 4864  | 1673                              | 1800                    | 1678                              | 385   | 27 |
| " Industrial .....  | 5712                    | 54912             | ..  | 3051                  | 44556   | 11868                             | 1995                    | 9874                              | 848   | 28 |
| Wibsey Slack Side .....   | 404                     | 7364              | 173   | 150                   | 3069  | 1644                              | 1468                    | 2778                              | ..  | 29 |
|   | 54914                   | 1008092           | 35227   | 20767                 | 314123  | 173661                            | 241047                  | 381868                            | 6166  |    |
| Special Society:—<br>West Yorkshire Coal Feder-<br>ation (Dewsbury) ..... | 24                      | 3810              | ..  | 533                   | ..  | ..                                | ..                      | 4049                              | 3065  | 30 |
| Total .....   | 54938                   | 1011902           | 35227   | 21300                 | 314123  | 173661                            | 241047                  | 385917                            | 9231  |    |

† Business only commenced December 1903.

‡ Six months' trade only.

|    | No of Employees on Dec. 31st. |              | EXPENSES.           |                | Interest on Share Capital. | Sales during the Year. | PROFIT.     |                          |                              |                     |                         |                        |
|----|-------------------------------|--------------|---------------------|----------------|----------------------------|------------------------|-------------|--------------------------|------------------------------|---------------------|-------------------------|------------------------|
|    | Distributive.                 | Pro-ductive. | Salaries and Wages. | Depre-ciation. |                            |                        | Net Profit. | Average Divi-dend per £. | Am't Paid as Bonus on Wages. | Subscriptions.      |                         |                        |
|    |                               |              |                     |                |                            |                        |             |                          |                              | Co-operative Union. | Educa-tional Pur-poses. | Chari-table Pur-poses. |
|    |                               |              | £                   | £              | £                          | £                      | s. d.       | £                        | £ s. d.                      | £                   | £                       |                        |
| 22 | 79                            | 5            | 3929                | 368            | 464                        | 54674                  | 4431        | 1 5                      | ..                           | 12 16 0             | 190                     | 10                     |
| 23 | 100                           | 14           | 4328                | 432            | 696                        | 69844                  | 7455        | 2 0                      | ..                           | 10 0 0              | 79                      | 24                     |
| 24 | 2                             | ..           | 150                 | ..             | 7                          | 5243                   | 513         | 2 0                      | ..                           | ..                  | ..                      | ..                     |
| 25 | 2                             | ..           | 28                  | ..             | ..                         | 175                    | ..          | ..                       | ..                           | ..                  | ..                      | ..                     |
| 26 | 3                             | ..           | 159                 | 5              | 8                          | 2960                   | 276         | 1 8                      | 8                            | 1 2 4               | ..                      | ..                     |
| 27 | ..                            | ..           | ..                  | ..             | ..                         | ..                     | ..          | ..                       | ..                           | 1 0 0               | ..                      | ..                     |
| 28 | 10                            | 2            | 521                 | 89             | 51                         | 9493                   | 1220        | 2 10                     | ..                           | 2 0 0               | ..                      | 11                     |
| 29 | 4                             | 2            | 388                 | ..             | 37                         | 7867                   | 748         | 1 11                     | ..                           | ..                  | ..                      | ..                     |
| 30 | 2                             | ..           | 92                  | 10             | 16                         | 2640                   | 324         | 3 0                      | ..                           | ..                  | ..                      | ..                     |
| 31 | ..                            | ..           | ..                  | ..             | ..                         | ..                     | ..          | ..                       | ..                           | ..                  | ..                      | ..                     |
| 32 | 1                             | ..           | 74                  | ..             | 10                         | 700                    | 133         | 3 10                     | ..                           | ..                  | ..                      | ..                     |
| 33 | 17                            | 6            | 1123                | 98             | 118                        | 15357                  | 1810        | 2 4                      | ..                           | 4 7 2               | 2                       | ..                     |
| 34 | 165                           | 36           | 9353                | 1189           | 2590                       | 176560                 | 28973       | 2 11½                    | ..                           | 20 0 0              | 186                     | 65                     |
| 35 | 215                           | 89           | 11793               | 2569           | 1426                       | 267909                 | 39327       | 2 10                     | ..                           | 10 10 0             | 139                     | 11                     |
| 36 | 85                            | 13           | 4972                | 880            | 2161                       | 132702                 | 22095       | 3 0                      | ..                           | 15 0 0              | 59                      | 36                     |
| 37 | 18                            | ..           | 780                 | 167            | 72                         | 17214                  | 3501        | 3 0                      | ..                           | 3 17 2              | 4                       | ..                     |
| 38 | 21                            | 5            | 740                 | 121            | 118                        | 14525                  | 1242        | 1 6½                     | 55                           | 6 1 8               | 14                      | 3                      |
| 39 | 980                           | 217          | 50804               | 7529           | 9684                       | 995653                 | 138591      | ..                       | 186                          | 133 17 4            | 795                     | 257                    |
|    | ..                            | 248          | 3186                | 163            | ..                         | 3598                   | 61          | ..                       | ..                           | ..                  | ..                      | ..                     |
|    | 980                           | 465          | 53990               | 7692           | 9684                       | 999251                 | 138652      | ..                       | 186                          | 133 17 4            | 795                     | 257                    |
| 1  | ..                            | ..           | ..                  | ..             | ..                         | 13959                  | 3025        | 3 0                      | ..                           | ..                  | ..                      | ..                     |
| 2  | 86                            | 55           | 5905                | 1103           | 4808                       | 162957                 | 29649       | 3 0                      | ..                           | 20 0 0              | 492                     | 263                    |
| 3  | 3                             | ..           | 162                 | 44             | 140                        | 5800                   | 1040        | 3 1                      | ..                           | ..                  | ..                      | 6                      |
| 4  | 3                             | ..           | 176                 | 53             | 79                         | 4521                   | 658         | 2 8½                     | ..                           | 1 7 10              | 5                       | 3                      |
| 5  | 27                            | 7            | 1609                | 254            | 786                        | 43284                  | 7299        | 3 0                      | ..                           | 10 0 0              | 81                      | 24                     |
| 6  | 6                             | 1            | 455                 | 48             | 220                        | 12891                  | 2209        | 3 1½                     | ..                           | 2 16 0              | 5                       | 5                      |
| 7  | 7                             | 1            | 614                 | 99             | 184                        | 13603                  | 1995        | 2 10                     | ..                           | 3 13 4              | 14                      | 5                      |
| 8  | 80                            | 40           | 6206                | 732            | 2227                       | 119071                 | 21706       | 3 2                      | ..                           | 15 0 0              | 483                     | 80                     |
| 9  | 8                             | 2            | 423                 | 92             | 121                        | 9951                   | 1658        | 3 0                      | ..                           | 2 3 10              | 6                       | ..                     |
| 10 | 190                           | 100          | 11871               | 2711           | 11142                      | 267915                 | 51128       | 2 11¾                    | ..                           | 40 0 0              | 802                     | 276                    |
| 11 | 16                            | 12           | 1705                | 143            | 619                        | 33260                  | 5340        | 3 0                      | ..                           | ..                  | ..                      | 19                     |
| 12 | ..                            | ..           | ..                  | ..             | ..                         | 11948                  | 1803        | ..                       | ..                           | ..                  | ..                      | ..                     |
| 13 | 15                            | 3            | 949                 | 92             | 631                        | 27632                  | 4110        | 3 1                      | ..                           | ..                  | ..                      | 6                      |
| 14 | 2                             | ..           | 166                 | 77             | 78                         | 5869                   | 1220        | 3 11                     | ..                           | 1 3 0               | 2                       | 1                      |
| 15 | 1                             | ..           | 105                 | 21             | 79                         | 3764                   | 727         | 3 10½                    | ..                           | ..                  | ..                      | ..                     |
| 16 | 140                           | 70           | 7221                | 1525           | 5911                       | 188096                 | 35921       | 3 1                      | ..                           | 20 0 0              | 600                     | 173                    |
| 17 | 1                             | 1            | 107                 | 2              | 82                         | 4519                   | 824         | 3 4                      | ..                           | ..                  | ..                      | ..                     |
| 18 | 24                            | 13           | 1404                | 267            | 696                        | 38040                  | 6592        | 3 0                      | ..                           | 8 6 8               | 59                      | 6                      |
| 19 | 14                            | ..           | 713                 | 71             | 226                        | 20881                  | 3698        | 3 5¾                     | ..                           | ..                  | ..                      | 19                     |
| 20 | 17                            | 4            | 882                 | 224            | 212                        | 21566                  | 5863        | 5 1                      | ..                           | 4 10 2              | 5                       | 1                      |
| 21 | 24                            | 8            | 1635                | 224            | 785                        | 32385                  | 6077        | 3 2½                     | ..                           | 8 6 8               | 5                       | 10                     |
| 22 | 7                             | ..           | 513                 | 52             | 246                        | 18126                  | 3738        | 3 10                     | ..                           | ..                  | ..                      | 24                     |
| 23 | 106                           | 43           | 6471                | 1160           | 3303                       | 167064                 | 27980       | 2 11                     | ..                           | 20 0 0              | 559                     | 41                     |
| 24 | 46                            | 20           | 2671                | 235            | 1840                       | 76900                  | 12440       | 3 1½                     | ..                           | 8 6 8               | ..                      | 32                     |
| 25 | 4                             | ..           | 332                 | 40             | 197                        | 9369                   | 1785        | 3 4                      | ..                           | 4 6 8               | ..                      | ..                     |
| 26 | 19                            | 5            | 1250                | 370            | 520                        | 21380                  | 2856        | 2 4½                     | ..                           | 6 18 8              | 12                      | 10                     |
| 27 | 19                            | ..           | 856                 | 115            | 432                        | 23338                  | 4800        | 3 4                      | ..                           | ..                  | ..                      | 1                      |
| 28 | 132                           | 28           | 6274                | 654            | 2047                       | 141159                 | 21311       | 2 7                      | ..                           | 15 0 0              | 240                     | 10                     |
| 29 | 9                             | ..           | 471                 | 90             | 290                        | 12194                  | 2149        | 3 1                      | ..                           | 3 6 6               | ..                      | ..                     |
| 30 | 1006                          | 413          | 61146               | 10498          | 37901                      | 1511382                | 269596      | ..                       | ..                           | 195 6 0             | 3370                    | 1015                   |
|    | 1                             | ..           | 72                  | ..             | 174                        | 27682                  | 695         | 0 6                      | ..                           | 0 5 0               | ..                      | ..                     |
|    | 1007                          | 413          | 61218               | 10498          | 38075                      | 1539064                | 270291      | ..                       | ..                           | 195 11 0            | 3370                    | 1015                   |

| NAME OF SOCIETY.                     | No. of Mem- bers. | LIABILITIES.   |   |                 |   | ASSETS.                  |              |       |                                 |
|--------------------------------------|-------------------|----------------|---|-----------------|---|--------------------------|--------------|-------|---------------------------------|
|                                      |                   | Share Capital. | Loans, includ- ing any Over- draft from Bank. | Re- serve Fund. | Value of Land, Bldings, Machinery, and Fixed Stock. | Value of Stock in Trade. | Investments. |       | Owing to the Society for Goods. |
|                                      |                   | £              | £   | £               | £   | £                        | £            | £     | £                               |
| No. 6—EAST YORKSHIRE DIS.            |                   |                |   |                 |   |                          |              |       |                                 |
| Beverley.....                        | 256               | 708            | 77  | 50              | 85  | 558                      | ..           | 206   | 40                              |
| Bridlington .....                    | 244               | 502            | 900   | 21              | 1398  | 287                      | ..           | 153   | 105                             |
| aCastleford and Allerton ..          | 2985              | 13959          | ..  | 807             | 2001  | 5958                     | ..           | ..    | ..                              |
| " Industrial .....                   | 1785              | 7524           | 241   | 1215            | 5220  | 3931                     | ..           | 1344  | 1137                            |
| Driffield .....                      | 225               | 2320           | 286   | 200             | 1249  | 1276                     | ..           | 240   | 124                             |
| Eserick .....                        | 87                | 228            | 74  | 204             | 21  | 324                      | ..           | 204   | 148                             |
| Goole .....                          | 1520              | 7609           | ..  | 807             | 3517  | 3402                     | ..           | 2594  | 102                             |
| Kingston-upon-Hull .....             | 6801              | 26479          | 11940   | 798             | 22653   | 16473                    | ..           | 4146  | 1745                            |
| Kippax .....                         | 740               | 3277           | 417   | 141             | 2343  | 2831                     | ..           | 968   | 401                             |
| *Market Weighton .....               | 120               | 152            | 40  | 10              | 26  | 293                      | ..           | 64    | ..                              |
| †Pocklington .....                   | ..                | ..             | ..  | ..              | ..  | ..                       | ..           | ..    | ..                              |
| Riccall .....                        | 91                | 96             | 11  | 341             | 24  | 377                      | ..           | ..    | 94                              |
| Ripon and District Indus..           | 820               | 3559           | 290   | 225             | 968   | 1436                     | 1197         | 1261  | 38                              |
| Scarborough .....                    | 796               | 2395           | 1155  | 245             | 1873  | 1437                     | ..           | ..    | 102                             |
| Selby .....                          | 548               | 1132           | ..  | 124             | 190   | 934                      | ..           | 456   | ..                              |
| Settrington .....                    | 41                | 101            | ..  | 10              | 19  | 137                      | ..           | ..    | 94                              |
| Tadcaster .....                      | 417               | 2760           | 134   | 230             | 616   | 944                      | 1483         | 711   | 218                             |
| Wetherby .....                       | 268               | 560            | 25  | 20              | 120   | 318                      | ..           | 403   | ..                              |
| York.....                            | 8600              | 80804          | 4594  | 1865            | 61048   | 20929                    | ..           | 18716 | ..                              |
|                                      | 26344             | 154160         | 20184   | 7313            | 103371  | 61245                    | 2680         | 31475 | 4283                            |
| Agricultural & Dairy:—               |                   |                |   |                 |   |                          |              |       |                                 |
| Ripon Agricultural.....              | 8                 | 5              | 45  | 4               | ..  | ..                       | ..           | ..    | 54                              |
| Skelldale Dairy .....                | 44                | 147            | 122   | ..              | 836   | 28                       | ..           | ..    | ..                              |
|                                      | 26396             | 154312         | 20351   | 7317            | 104207  | 61273                    | 2680         | 31475 | 4337                            |
| Productive Societies:—               |                   |                |   |                 |   |                          |              |       |                                 |
| Hull General Builders .....          | 135               | 421            | 181   | 244             | 202   | 486                      | ..           | 152   | 860                             |
| § " Shipwrights..                    | 60                | 114            | ..  | 48              | 7   | ..                       | ..           | ..    | ..                              |
| " Printers .....                     | 38                | 1307           | 2548  | 48              | 3779  | 167                      | ..           | ..    | 381                             |
| Ripon and Bishopton Flour            | 84                | 438            | 2625  | 2590            | 2982  | 787                      | ..           | ..    | 1950                            |
| Total .....                          | 26713             | 156592         | 25705   | 10247           | 111177  | 62713                    | 2680         | 31627 | 7528                            |
| No. 7—HUDDERSFIELD DIS. —            |                   |                |   |                 |   |                          |              |       |                                 |
| Brockholes .....                     | 288               | 3345           | 346   | 153             | 1823  | 1263                     | 250          | 1251  | 218                             |
| Central Working Men's (Golcar) ..... | 430               | 4476           | 1553  | 467             | 2822  | 2088                     | 1170         | 1550  | ..                              |
| Close Hill .....                     | 842               | 16418          | 160   | 1726            | 1134  | 3003                     | 8617         | 7944  | 483                             |
| Cowms Lepton .....                   | 120               | 1244           | 60  | 115             | ..  | 320                      | 885          | 330   | 118                             |
| Crosland Moor.....                   | 672               | 12194          | 260   | 652             | 3320  | 2552                     | 1816         | 6974  | 876                             |
| Dalton .....                         | 120               | 777            | ..  | 161             | 498   | 381                      | ..           | 380   | 34                              |
| Dogley Bar.....                      | 170               | 1790           | ..  | 246             | 769   | 801                      | ..           | 519   | 130                             |
| Emley .....                          | 345               | 2819           | 230   | 410             | 1052  | 2100                     | 290          | 411   | 614                             |
| Flockton.....                        | 226               | 1782           | 1282  | 634             | 1266  | 1318                     | 735          | 626   | 968                             |
| Golcar .....                         | 821               | 16856          | 784   | 172             | 5651  | 2638                     | 1998         | 11197 | 175                             |
| Hepworth .....                       | 521               | 5012           | ..  | 420             | 966   | 2416                     | ..           | 3129  | 994                             |
| Highburton .....                     | 144               | 1732           | ..  | 211             | 462   | 570                      | ..           | 982   | 73                              |
| Hill House .....                     | 2299              | 18486          | ..  | 300             | 7548  | 5898                     | 3469         | 5968  | 425                             |
| Hill Top (Paddock) .....             | 442               | 3785           | 125   | 305             | 920   | 1664                     | ..           | 2867  | 311                             |
| Hinchliffe Mill .....                | 683               | 4383           | 930   | 395             | 1500  | 1990                     | ..           | 3119  | 705                             |
| aHolmfirth Boot and Shoe.            | 4                 | 900            | ..  | 30              | 106   | 779                      | ..           | 41    | 27                              |
| Honley .....                         | 962               | 14517          | 1054  | 883             | 5682  | 4221                     | 1207         | 8114  | 355                             |
| Huddersfield Industrial ..           | 12186             | 177397         | 11212   | 3471            | 86920   | 45753                    | 13288        | 68966 | 1890                            |
| Junction House(Slaithw'te)           | 383               | 3483           | ..  | ..              | 762   | 910                      | ..           | 2577  | 368                             |
| Kirkburton .....                     | 264               | 4459           | ..  | 252             | 1461  | 750                      | 960          | 1944  | 271                             |
| Kirkheaton .....                     | 241               | 4304           | 450   | 283             | 2749  | 641                      | ..           | 1580  | 115                             |
| Lane Dyehouse (Hud'sfld)             | 437               | 6919           | ..  | 200             | 2384  | 2206                     | 1961         | 1833  | 107                             |
| Lepton Field .....                   | 121               | 1614           | 33  | 56              | 659   | 727                      | ..           | 513   | 107                             |
| " Town Bottom .....                  | 124               | 645            | ..  | 200             | ..  | 659                      | ..           | 1010  | 102                             |
| Linthwaite .....                     | 545               | 7958           | 1098  | 573             | 2072  | 2670                     | 2390         | 3556  | 956                             |
| Longwood .....                       | 646               | 8095           | 456   | 846             | 1786  | 2160                     | 3592         | 3837  | 750                             |
| Marsden .....                        | 761               | 11738          | 4727  | 180             | 6792  | 8943                     | 480          | 7390  | 1025                            |
| Meltham Industrial .....             | 1034              | 18610          | 2011  | 1066            | 3933  | 5188                     | 5645         | 7967  | 1613                            |

\* Six months' trade only.

† Not commenced business at end of 1903.

§ No trade done during 1903.



|    |     | No. of<br>Employees on<br>Dec. 31st. |             | EXPENSES.                 |               | Interest<br>on<br>Share<br>Capital. | Sales<br>during the<br>Year. | PROFIT.        |                                 |                                       |                |      |     |
|----|-----|--------------------------------------|-------------|---------------------------|---------------|-------------------------------------|------------------------------|----------------|---------------------------------|---------------------------------------|----------------|------|-----|
|    |     | Distributive.                        | Productive. | Salaries<br>and<br>Wages. | Depreciation. |                                     |                              | Net<br>Profit. | Average<br>Dividend<br>per £.   | Am't Paid as<br>Bonus<br>on<br>Wages. | Subscriptions. |      |     |
|    |     |                                      |             | £                         | £             | £                                   | £                            | £              | s. d.                           | £                                     | £ s. d.        | £    | £   |
| 1  | 5   | ..                                   |             | 258                       | 33            | 24                                  | 4417                         | 400            | 1 4 <sup>3</sup> / <sub>4</sub> | ..                                    | 1 18 4         | 14   | 3   |
| 2  | 3   | ..                                   |             | 76                        | 62            | 22                                  | 2221                         | 14             | ..                              | ..                                    | 2 0 6          | ..   | ..  |
| 3  | ..  | ..                                   |             | 2804                      | 178           | 619                                 | 82364                        | 18517          | 5 0                             | ..                                    | ..             | ..   | 5   |
| 4  | 31  | 2                                    |             | 1851                      | 224           | 332                                 | 44449                        | 7513           | 3 3                             | ..                                    | 14 0 0         | 75   | 29  |
| 5  | 6   | ..                                   |             | 263                       | 38            | 104                                 | 6019                         | 371            | 1 5                             | 4                                     | 1 16 10        | 8    | 2   |
| 6  | 2   | ..                                   |             | 113                       | 2             | 4                                   | 2443                         | 181            | 1 6                             | ..                                    | 0 15 10        | ..   | ..  |
| 7  | 28  | 8                                    |             | 1254                      | 234           | 313                                 | 33302                        | 4350           | 2 4                             | ..                                    | 11 8 4         | 66   | 5   |
| 8  | 134 | 49                                   |             | 6782                      | 1220          | 980                                 | 122593                       | 13899          | 1 11                            | ..                                    | 21 0 0         | 320  | 72  |
| 9  | 21  | 2                                    |             | 1018                      | 140           | 130                                 | 22853                        | 5003           | 4 0                             | ..                                    | 5 16 8         | 70   | 21  |
| 10 | 2   | ..                                   |             | 58                        | 5             | 3                                   | 1066                         | 78             | 1 4                             | ..                                    | 0 11 8         | ..   | ..  |
| 11 | ..  | ..                                   |             | ..                        | ..            | ..                                  | ..                           | ..             | ..                              | ..                                    | ..             | ..   | ..  |
| 12 | 2   | ..                                   |             | 55                        | 1             | 4                                   | 1943                         | 154            | 2 6                             | ..                                    | ..             | ..   | ..  |
| 13 | 8   | ..                                   |             | 686                       | 73            | 112                                 | 11761                        | 1283           | 1 7 <sup>1</sup> / <sub>2</sub> | ..                                    | 6 15 3         | 15   | ..  |
| 14 | 11  | ..                                   |             | 490                       | 66            | 73                                  | 9609                         | 691            | 1 3                             | ..                                    | 6 15 2         | 15   | 2   |
| 15 | 8   | ..                                   |             | 925                       | 45            | 40                                  | 9162                         | 1192           | 2 0                             | ..                                    | 4 6 10         | 14   | 3   |
| 16 | 1   | ..                                   |             | 73                        | 1             | 5                                   | 882                          | 43             | 1 4                             | ..                                    | ..             | ..   | ..  |
| 17 | 7   | ..                                   |             | 360                       | 75            | 117                                 | 8990                         | 1163           | 2 6                             | ..                                    | 3 3 0          | 12   | 4   |
| 18 | 4   | ..                                   |             | 215                       | 54            | 19                                  | 5890                         | 401            | 1 4                             | ..                                    | 1 15 4         | 7    | ..  |
| 19 | 202 | 70                                   |             | 11499                     | 2671          | 3303                                | 1214943                      | 28574          | 2 2                             | 633                                   | 40 0 0         | 495  | 310 |
|    |     | 475                                  | 131         | 28180                     | 5122          | 6204                                | 584847                       | 83826          | ..                              | 637                                   | 122 3 9        | 1111 | 456 |
| 20 | ..  | ..                                   |             | 12                        | ..            | ..                                  | 693                          | 2              | ..                              | ..                                    | ..             | ..   | ..  |
| 21 | ..  | 5                                    |             | 279                       | 18            | ..                                  | 6994                         | 118            | ..                              | ..                                    | 0 6 10         | ..   | ..  |
|    |     | 475                                  | 136         | 28471                     | 5140          | 6204                                | 592534                       | 83946          | ..                              | 637                                   | 122 10 7       | 1111 | 456 |
| 22 | ..  | 44                                   |             | 2600                      | 26            | 19                                  | 6705                         | 264            | ..                              | ..                                    | 0 16 8         | ..   | ..  |
| 23 | ..  | ..                                   |             | ..                        | ..            | ..                                  | ..                           | ..             | ..                              | ..                                    | 0 10 0         | ..   | ..  |
| 24 | ..  | 25                                   |             | 1146                      | ..            | 56                                  | 1388                         | 110            | ..                              | 12                                    | ..             | 4    | 2   |
| 25 | ..  | 10                                   |             | 652                       | ..            | ..                                  | 7855                         | 83             | ..                              | ..                                    | ..             | ..   | ..  |
|    |     | 475                                  | 215         | 32869                     | 5166          | 6279                                | 609032                       | 84403          | ..                              | 649                                   | 123 17 3       | 1115 | 458 |
| 1  | 5   | ..                                   |             | 369                       | 66            | 144                                 | 9022                         | 1397           | 2 10                            | ..                                    | ..             | ..   | 2   |
| 2  | 7   | ..                                   |             | 389                       | 69            | 203                                 | 12623                        | 2135           | 3 6                             | ..                                    | ..             | ..   | 3   |
| 3  | 13  | 2                                    |             | 892                       | 158           | 690                                 | 27128                        | 5368           | 3 4                             | ..                                    | 6 16 8         | 24   | 3   |
| 4  | 1   | ..                                   |             | 93                        | 5             | 53                                  | 2507                         | 387            | 2 8                             | ..                                    | ..             | ..   | ..  |
| 5  | 11  | 7                                    |             | 780                       | 118           | 443                                 | 21327                        | 5609           | 3 3                             | ..                                    | 5 0 0          | 20   | 11  |
| 6  | 1   | ..                                   |             | 102                       | ..            | 40                                  | 3504                         | 642            | 3 6                             | ..                                    | ..             | 2    | ..  |
| 7  | 3   | ..                                   |             | 168                       | 19            | 72                                  | 5187                         | 967            | 3 4                             | ..                                    | 1 7 0          | ..   | ..  |
| 8  | 8   | ..                                   |             | 476                       | 41            | 140                                 | 13213                        | 1790           | 2 11                            | ..                                    | 2 17 6         | ..   | ..  |
| 9  | 6   | ..                                   |             | 411                       | 35            | 116                                 | 11282                        | 2029           | 3 8                             | ..                                    | ..             | ..   | ..  |
| 10 | 14  | 4                                    |             | 832                       | 139           | 750                                 | 25693                        | 5193           | 3 6                             | ..                                    | 6 14 2         | ..   | 5   |
| 11 | 12  | ..                                   |             | 762                       | 96            | 180                                 | 22087                        | 3282           | 3 2 <sup>1</sup> / <sub>2</sub> | ..                                    | 4 3 4          | 10   | 5   |
| 12 | 2   | ..                                   |             | 115                       | 18            | 69                                  | 4311                         | 678            | 2                               | ..                                    | ..             | ..   | ..  |
| 13 | 32  | 12                                   |             | 2965                      | 142           | 891                                 | 56438                        | 9470           | 3 0 <sup>1</sup> / <sub>2</sub> | ..                                    | 8 8 0          | ..   | 17  |
| 14 | 6   | ..                                   |             | 435                       | 89            | 171                                 | 12232                        | 2279           | 3 6                             | ..                                    | 3 11 2         | ..   | 4   |
| 15 | 15  | ..                                   |             | 832                       | 87            | 242                                 | 19125                        | 3112           | 2 9                             | ..                                    | ..             | ..   | 15  |
| 16 | 3   | 6                                    |             | 131                       | 6             | 18                                  | 1920                         | 111            | 0 9                             | ..                                    | 0 10 0         | ..   | ..  |
| 17 | 18  | 7                                    |             | 1974                      | 177           | 469                                 | 30562                        | 3856           | 2 9                             | ..                                    | ..             | 19   | 10  |
| 18 | 246 | 134                                  |             | 13906                     | 2828          | 6572                                | 385706                       | 67022          | 3 0                             | 155                                   | 40 0 0         | 604  | 108 |
| 19 | 7   | ..                                   |             | 361                       | ..            | 200                                 | 10244                        | 2091           | 4 0                             | ..                                    | ..             | ..   | ..  |
| 20 | 3   | ..                                   |             | 202                       | 9             | 181                                 | 7549                         | 1327           | 3 0                             | ..                                    | 2 5 4          | ..   | 3   |
| 21 | 4   | ..                                   |             | 259                       | 50            | 168                                 | 7663                         | 1293           | 3 3 <sup>1</sup> / <sub>2</sub> | ..                                    | ..             | ..   | 3   |
| 22 | 11  | ..                                   |             | 653                       | 151           | 310                                 | 12967                        | 2205           | 2 11                            | ..                                    | 3 11 4         | 14   | 4   |
| 23 | ..  | ..                                   |             | 107                       | 19            | 68                                  | 3722                         | 639            | 3 5                             | ..                                    | ..             | ..   | ..  |
| 24 | 2   | ..                                   |             | 111                       | ..            | 32                                  | 4695                         | 954            | 4 3                             | ..                                    | ..             | ..   | ..  |
| 25 | 11  | 3.                                   |             | 627                       | 137           | 319                                 | 20016                        | 3888           | 3 6                             | ..                                    | 4 8 7          | 14   | 3   |
| 26 | 12  | 5                                    |             | 625                       | 129           | 297                                 | 22737                        | 4101           | 3 6                             | ..                                    | ..             | 6    | 19  |
| 27 | 18  | 10                                   |             | 885                       | 286           | 473                                 | 29010                        | 4626           | 3 3 <sup>1</sup> / <sub>2</sub> | ..                                    | 6 2 6          | 80   | 2   |
| 28 | 25  | 6                                    |             | 1380                      | 205           | 691                                 | 45455                        | 8275           | 3 6                             | ..                                    | 8 6 8          | 37   | 26  |

† 57 weeks' trade.

| NAME OF SOCIETY.                             | No. of<br>Mem-<br>bers. | LIABILITIES.      |  |                       | ASSETS.   |                                |                         |                                   |  |
|--|-------------------------|-------------------|--|-----------------------|---|--------------------------------|-------------------------|-----------------------------------|--|
|  |                         | Share<br>Capital. | Loans,<br>including any<br>Over-<br>draft<br>from<br>Bank. | Re-<br>serve<br>Fund. | Value of<br>Land,<br>Buildings,<br>Machin-<br>ery, and<br>Fixed<br>Stock. | Value of<br>Stock in<br>Trade. | Investments.            |                                   | Owing to<br>the Society<br>for<br>Goods. |
|  |                         |                   |  |                       |   |                                | House<br>Prop-<br>erty. | All<br>other<br>Invest-<br>ments. |  |
|  |                         | £                 | £  | £                     | £   | £                              | £                       | £                                 | £  |
| HUDDERSFIELD DIST.—Con.                      |                         |                   |  |                       |   |                                |                         |                                   |  |
| Meltham Mills Provident..                    | 86                      | 1228              |  | 156                   | 49  | 682                            |                         | 669                               | 195                                      |
| Milnsbridge .....                            | 881                     | 6583              | 150  | 352                   | 1643  | 1823                           |                         | 5302                              | 359                                      |
| Netherthong .....                            | 206                     | 1466              | 1129   | 83                    | 1487  | 694                            |                         | 1009                              | 138                                      |
| Parkgate and Berry Brow..                    | 708                     | 11042             | 829  | 632                   | 2961  | 2708                           | 3649                    | 4953                              | 279                                      |
| Scapegoat Hill (Golcar) ..                   | 220                     | 2581              | 900  | 100                   | 1335  | 1162                           |                         | 1748                              | 286                                      |
| Scar Wood Coal .....                         | 8                       | 2594              |  |                       | 185   | 60                             | 2574                    | 200                               |  |
| Scissett .....                               | 66 <sup>2</sup>         | 4292              | 4191   | 554                   | 4556  | 3819                           |                         | 858                               | 833                                      |
| Sheepridge .....                             | 258                     | 4114              |  | 139                   | 814   | 1011                           | 1386                    | 1731                              | 334                                      |
| Shelley .....                                | 346                     | 2228              | 123  |                       | 440   | 852                            |                         | 1975                              |  |
| Shepley .....                                | 263                     | 2098              | 1694   | 123                   | 2559  | 1176                           | 1341                    | 1284                              | 290                                      |
| Skelmanthorpe .....                          | 250                     | 2232              | 934  | 379                   | 1960  | 1512                           |                         | 196                               | 334                                      |
| Slaitwaite .....                             | 2100                    | 33160             | 11320  | 2769                  | 10466   | 5851                           | 394                     | 38225                             | 259                                      |
| South Cros'nd & Netherton                    | 526                     | 7721              |  | 824                   | 2492  | 2555                           | 1252                    | 3658                              | 383                                      |
| Wooldale .....                               | 488                     | 5718              | 746  | 609                   | 2955  | 1717                           |                         | 3401                              | 138                                      |
|  | 32834                   | 442795            | 48787  | 21127                 | 178939  | 125276                         | 59349                   | 221584                            | 17578                                    |
| Productive Societies:—                       |                         |                   |  |                       |   |                                |                         |                                   |  |
| Colne Vale Corn Millers<br>(Slaitwaite)..... | 150                     | 12216             | 10052  | 1555                  | 11029   | 5124                           |                         | 5691                              | 5165                                     |
| Huddersfield Brush Manu-<br>facturing .....  | 101                     | 2130              |  | 89                    | 1218  | 1026                           |                         | 101                               | 192                                      |
| Wm. Thomson and Sons..                       | 361                     | 11366             | 12219  | 1262                  | 1915  | 18548                          |                         | 175                               | 4375                                     |
| Total .....                                  | 33346                   | 468507            | 71058  | 24038                 | 194101  | 149974                         | 59349                   | 227551                            | 27310                                    |
| No. 8—MACCLESFIELD, CREWE<br>AND DISTRICT—   |                         |                   |  |                       |   |                                |                         |                                   |  |
| Burslem .....                                | 604                     | 1456              | 113  | 135                   | 898   | 593                            | 200                     | 419                               | 20                                       |
| Butt Lane .....                              | 774                     | 6612              | 1164   | 623                   | 3253  | 3933                           |                         | 1387                              | 812                                      |
| Compstall .....                              | 2197                    | 25285             | 5004   | 2160                  | 12034   | 7113                           | 4043                    | 14859                             | 447                                      |
| Congleton .....                              | 2347                    | 24563             | 5954   | 1747                  | 8428  | 5460                           | 1320                    | 18620                             | 1924                                     |
| Crewe Friendly .....                         | 9156                    | 178130            | 7659   | 9685                  | 41270   | 32648                          | 33405                   | 45606                             | 28568                                    |
| Disley .....                                 | 182                     | 6567              |  | 152                   | 810   | 1049                           | 3281                    | 1544                              | 125                                      |
| Dove Holes .....                             | 380                     | 3592              | 881  | 242                   | 708   | 868                            | 946                     | 2380                              | 393                                      |
| Great Rocks .....                            | 167                     | 1212              |  | 208                   | 35  | 569                            |                         | 726                               | 308                                      |
| Hayfield .....                               | 508                     | 4719              |  | 507                   | 1305  | 2182                           | 439                     | 1960                              | 706                                      |
| Hazel Grove .....                            | 953                     | 16002             |  | 1152                  | 4577  | 2730                           | 3054                    | 7944                              | 1083                                     |
| Leek and Moorlands.....                      | 1656                    | 8882              | 3614   | 800                   | 7643  | 3172                           | 2244                    | 1706                              | 538                                      |
| Macclesfield .....                           | 42-3                    | 44836             | 29987  | 4340                  | 13235   | 12029                          | 28168                   | 25657                             | 1755                                     |
| Malkins Bank .....                           | 99                      | 860               |  | 101                   | 9   | 278                            |                         | 710                               | 79                                       |
| Northwich .....                              | 526                     | 2299              | 2566   |                       | 3021  | 1394                           | 288                     | 236                               | 281                                      |
| Peak Forest .....                            | 73                      | 825               |  | 144                   | 32  | 370                            |                         | 35                                | 611                                      |
| Poynton and Worth .....                      | 385                     | 9629              |  | 365                   | 2454  | 1701                           | 1935                    | 4713                              | 391                                      |
| Sandbach .....                               | 1536                    | 21943             |  | 285                   | 7096  | 5354                           | 1163                    | 10892                             | 1097                                     |
| Silverdale .....                             | 854                     | 13501             |  | 333                   | 3323  | 4614                           | 6914                    | 2323                              | 633                                      |
| Stockport .....                              | 6831                    | 71574             | 216  | 2620                  | 18803   | 13722                          | 10353                   | 33063                             | 1874                                     |
| „ Grent Moor .....                           | 268                     | 3169              |  | 287                   | 1151  | 973                            | 500                     | 1212                              | 206                                      |
| Stoke-on-Trent .....                         | 265                     | 1180              | 548  | 60                    | 831   | 670                            |                         | 231                               | 295                                      |
| Styal .....                                  | 219                     | 1553              |  | 320                   | 145   | 779                            |                         | 851                               | 276                                      |
| Whitehough .....                             | 177                     | 1112              |  | 69                    | 318   | 710                            |                         | 210                               | 245                                      |
| Winnington .....                             | 2143                    | 20701             | 6274   | 960                   | 15830   | 6907                           | 5537                    | 2496                              | 372                                      |
| Winsford .....                               | 1752                    | 15319             | 529  | 994                   | 9489  | 4126                           | 200                     | 1449                              | 1627                                     |
| Woodley .....                                | 354                     | 4107              | 1429   |                       | 2256  | 1355                           |                         | 1961                              |  |
| Youldgreave .....                            | 479                     | 3314              |  |                       | 1201  | 2452                           | 196                     | 2545                              | 1210                                     |
|  | 39168                   | 492892            | 65888  | 28289                 | 160495  | 117751                         | 104386                  | 185765                            | 46106                                    |
| Productive Societies:—                       |                         |                   |  |                       |   |                                |                         |                                   |  |
| Leek Silk Twist Manufac'g                    | 116                     | 4119              | 1441   | 698                   | 1534  | 3692                           |                         | 15                                | 2332                                     |
| „ Trimming .....                             | 73                      | 749               | 300  | 120                   | 402   | 623                            |                         |                                   | 409                                      |
| Macclesfield Silk .....                      | 340                     | 9483              | 8049   |                       | 4332  | 4484                           |                         |                                   | 2240                                     |
| Nantwich Boot and Shoe..                     | 126                     | 797               | 475  | 300                   | 897   | 664                            |                         |                                   | 543                                      |
| Total .....                                  | 39823                   | 508340            | 76153  | 29407                 | 167660  | 127214                         | 104386                  | 185780                            | 51630                                    |

† Societies.

| No. of Employees on Dec. 31st. |             |     | EXPENSES.           |               |                            | Sales during the Year. | PROFIT.     |                         |                              |                     |                       |                      |     |
|--------------------------------|-------------|-----|---------------------|---------------|----------------------------|------------------------|-------------|-------------------------|------------------------------|---------------------|-----------------------|----------------------|-----|
| Distributive.                  | Productive. |     | Salaries and Wages. | Depreciation. | Interest on Share Capital. |                        | Net Profit. | Average Dividend per £. | Am't Paid as Bonus on Wages. | Subscriptions.      |                       |                      |     |
|                                |             |     |                     |               |                            |                        |             |                         |                              | Co-operative Union. | Educational Purposes. | Charitable Purposes. |     |
|                                |             |     | £                   | £             | £                          | £                      | £           | s. d.                   | £                            | £ s. d.             | £                     | £                    |     |
| 29                             | 2           | ..  | 187                 | 16            | 59                         | 2863                   | 479         | 2 11                    | ..                           | 0 16 8              | ..                    | 3                    |     |
| 30                             | 8           | 2   | 902                 | 120           | 240                        | 27297                  | 5124        | 3 6                     | ..                           | 7 4 4               | ..                    | 18                   |     |
| 31                             | 4           | ..  | 168                 | 98            | 61                         | 6662                   | 926         | 3 2                     | ..                           | 1 14 4              | ..                    | 3                    |     |
| 32                             | 13          | 3   | 914                 | 156           | 443                        | 22234                  | 4085        | 3 3                     | ..                           | 5 6 8               | 16                    | 9                    |     |
| 33                             | 7           | ..  | 454                 | 57            | 108                        | 9232                   | 1746        | 3 9                     | ..                           | 1 16 6              | ..                    | 3                    |     |
| 34                             | 2           | ..  | 158                 | 274           | 120                        | 11917                  | 2351        | 3 9                     | ..                           | 0 5 0               | ..                    | ..                   |     |
| 35                             | 12          | ..  | 723                 | 116           | 202                        | 16949                  | 1770        | 2 7                     | ..                           | ..                  | ..                    | ..                   |     |
| 36                             | 4           | ..  | 267                 | 32            | 178                        | 7639                   | 1427        | 3 3½                    | ..                           | 1 18 0              | ..                    | 6                    |     |
| 37                             | ..          | ..  | ..                  | ..            | ..                         | 7426                   | 1383        | ..                      | ..                           | ..                  | ..                    | ..                   |     |
| 38                             | 3           | ..  | 220                 | ..            | 104                        | 7446                   | 1209        | 2 10                    | ..                           | 2 2 0               | 2                     | 2                    |     |
| 39                             | 4           | 2   | 229                 | 47            | 123                        | 5723                   | 812         | 2 0                     | ..                           | 2 10 0              | 4                     | ..                   |     |
| 40                             | 48          | 28  | 4120                | 512           | 1324                       | 83610                  | 16512       | 3 9                     | ..                           | 8 6 8               | ..                    | 10                   |     |
| 41                             | 12          | 3   | 428                 | 76            | 382                        | 18058                  | 3543        | 3 5½                    | ..                           | 4 6 8               | 1                     | 3                    |     |
| 42                             | 12          | ..  | 538                 | 183           | 248                        | 13733                  | 1896        | 3 0                     | ..                           | 3 19 10             | 7                     | 2                    |     |
| 627                            |             |     | 234                 | 40100         | 6706                       | 17593                  | 1070114     | 187989                  | ..                           | 155                 | 144 8 11              | 810                  | 304 |
| 43                             | ..          | 31  | 2 46                | 832           | 604                        | 89025                  | 4592        | 0 10½                   | 94                           | 1 1 0               | ..                    | ..                   |     |
| 44                             | ..          | 28  | 1413                | 39            | 96                         | 4343                   | 320         | 0 9                     | 51                           | 0 14 4              | 7                     | ..                   |     |
| 45                             | ..          | 88  | 5693                | 212           | ..                         | 18718                  | ..          | ..                      | ..                           | 2 19 8              | 16                    | 7                    |     |
| 627                            |             |     | 281                 | 49452         | 7789                       | 18293                  | 1182200     | 192901                  | ..                           | 300                 | 149 3 11              | 833                  | 311 |
| 1                              | 11          | 3   | 454                 | 50            | 30                         | 9480                   | 766         | 1 4½                    | ..                           | 3 16 8              | ..                    | 7                    |     |
| 2                              | 23          | 7   | 940                 | 140           | 273                        | 27074                  | 3616        | 2 6                     | ..                           | 5 15 4              | 38                    | 13                   |     |
| 3                              | 43          | 9   | 2171                | 604           | 1050                       | 61082                  | 11866       | 3 5½                    | ..                           | 8 6 8               | 81                    | 50                   |     |
| 4                              | 53          | 22  | 2604                | 457           | 1152                       | 75875                  | 12960       | 3 3                     | ..                           | 9 0 0               | 121                   | 40                   |     |
| 5                              | 210         | 195 | 11809               | 2285          | 5942                       | 348298                 | 58177       | 3 2½                    | ..                           | 32 0 0              | 45                    | 253                  |     |
| 6                              | 3           | ..  | 396                 | 39            | 250                        | 4944                   | 981         | 2 9½                    | ..                           | 1 11 2              | 3                     | 2                    |     |
| 7                              | 4           | ..  | 390                 | ..            | 132                        | 8525                   | 1486        | 2 10                    | ..                           | 3 0 0               | 33                    | 12                   |     |
| 8                              | 2           | ..  | 148                 | 4             | 53                         | 3256                   | 403         | 2 3                     | ..                           | ..                  | ..                    | ..                   |     |
| 9                              | 6           | 2   | 688                 | 57            | 191                        | 11251                  | 2004        | 3 0                     | ..                           | 4 0 0               | 14                    | 8                    |     |
| 10                             | 20          | 3   | 1161                | 349           | 581                        | 36172                  | 6251        | 3 6                     | ..                           | ..                  | ..                    | 15                   |     |
| 11                             | 29          | 9   | 1598                | 375           | 369                        | 35400                  | 5612        | 2 8                     | ..                           | 8 6 8               | 10                    | 3                    |     |
| 12                             | 75          | 54  | 3899                | 1272          | 1598                       | 119413                 | 17248       | 2 6                     | ..                           | 10 0 0              | 391                   | 66                   |     |
| 13                             | 1           | 1   | 84                  | 19            | 39                         | 2802                   | 426         | 4 0                     | ..                           | ..                  | ..                    | ..                   |     |
| 14                             | 10          | 2   | 521                 | 110           | 111                        | 10420                  | 637         | 1 1                     | ..                           | ..                  | ..                    | ..                   |     |
| 15                             | 2           | ..  | 90                  | 3             | 39                         | 2531                   | 302         | 2 6                     | ..                           | ..                  | ..                    | ..                   |     |
| 16                             | 9           | 1   | 590                 | 158           | 375                        | 17222                  | 3009        | 3 4                     | ..                           | 3 2 2               | 60                    | 5                    |     |
| 17                             | 24          | 23  | 1237                | 235           | 927                        | 41002                  | 6039        | 3 5                     | ..                           | ..                  | 127                   | 46                   |     |
| 18                             | 22          | 3   | 1055                | 183           | 593                        | 25390                  | 5499        | 3 5                     | ..                           | 6 2 8               | 22                    | 18                   |     |
| 19                             | 95          | 7   | 5682                | 1228          | 2400                       | 138336                 | 21101       | 2 10                    | 120                          | 10 10 0             | 88                    | 46                   |     |
| 20                             | 6           | ..  | 372                 | 58            | 116                        | 8357                   | 1467        | 3 0                     | ..                           | 2 3 4               | ..                    | 4                    |     |
| 21                             | 6           | 2   | 327                 | 43            | 60                         | 5864                   | 148         | 0 8                     | 3                            | 2 2 0               | ..                    | ..                   |     |
| 22                             | 4           | 2   | 312                 | 16            | 75                         | 6804                   | 952         | 2 8½                    | ..                           | 1 16 6              | ..                    | 5                    |     |
| 23                             | 4           | ..  | 188                 | 13            | 57                         | 4432                   | 566         | 2 4                     | 11                           | 1 9 6               | ..                    | ..                   |     |
| 24                             | 70          | 19  | 2539                | 701           | 784                        | 62543                  | 8564        | 2 6½                    | ..                           | 10 0 0              | 185                   | 23                   |     |
| 25                             | 41          | 6   | 2082                | 643           | 650                        | 47396                  | 7869        | 2 10                    | 64                           | 8 6 8               | ..                    | 14                   |     |
| 26                             | ..          | ..  | ..                  | ..            | ..                         | 8668                   | 1341        | ..                      | ..                           | 3 0 0               | 17                    | ..                   |     |
| 27                             | 8           | ..  | 477                 | 24            | 147                        | 15431                  | 1699        | 4 0                     | ..                           | 3 18 4              | 6                     | 6                    |     |
| 781                            |             |     | 370                 | 41724         | 9066                       | 17994                  | 1137968     | 181889                  | ..                           | 198                 | 134 7 8               | 1241                 | 636 |
| 28                             | ..          | 95  | 4372                | 60            | 422                        | 19908                  | 876         | ..                      | 354                          | 2 0 0               | ..                    | ..                   |     |
| 29                             | ..          | 20  | 960                 | 9             | ..                         | 2530                   | ..          | ..                      | ..                           | 0 12 0              | ..                    | ..                   |     |
| 30                             | ..          | 130 | 5628                | 445           | ..                         | 15870                  | 431         | ..                      | ..                           | 2 18 8              | 3                     | ..                   |     |
| 31                             | ..          | 53  | 1859                | 40            | 56                         | 4693                   | 149         | 0 2½                    | 59                           | 1 1 0               | 5                     | ..                   |     |
| 781                            |             |     | 668                 | 54543         | 9620                       | 18472                  | 1180969     | 183345                  | ..                           | 611                 | 144 19 4              | 1249                 | 636 |

| NAME OF SOCIETY.                                     | No. of Mem- bers. | LIABILITIES.  |   |                 |   | ASSETS.                  |                   |                          |                                 |
|--|-------------------|---------------|---|-----------------|---|--------------------------|-------------------|--------------------------|---------------------------------|
|  |                   | Share Capital | Loans, includ- ing any Over- draft from Bank. | Re- serve Fund. | Value of Land, Bldings, Machin- ery, and Fixed Stock. | Value of Stock in Trade. | Investments.      |                          | Owing to the Society for Goods. |
|  |                   |               |   |                 |   |                          | House Prop- erty. | All other Invest- ments. |                                 |
|  |                   | £             | £   | £               | £   | £                        | £                 | £                        | £                               |
| No. 9—MANCHESTER DIST.—                              |                   |               |   |                 |   |                          |                   |                          |                                 |
| Beswick .....  | 4468              | 21278         | 3661  | 1063            | 15213   | 6867                     | ..                | 7570                     | 78                              |
| Blackley .....                                       | 4451              | 70186         | 350   | 2747            | 27562   | 11587                    | 13742             | 26957                    | 1210                            |
| a Broadbottom .....                                  | 270               | 1986          | ..  | ..              | 1055  | 704                      | ..                | 399                      | 121                             |
| Chisworth .....                                      | 161               | 1016          | ..  | 232             | 32  | 710                      | ..                | 573                      | 169                             |
| Clifton .....  | 428               | 9379          | ..  | 675             | 5280  | 2418                     | ..                | 2269                     | 1095                            |
| Denton and Haughton .....                            | 1073              | 18967         | 2080  | 337             | 9784  | 2822                     | 359               | 9432                     | 767                             |
| Droylsden .....                                      | 4976              | 62096         | 4505  | 6052            | 34143   | 15484                    | 12408             | 25372                    | 243                             |
| Eccles .....   | 12150             | 208765        | 16436   | 1529            | 61413   | 301 9                    | 103482            | 48472                    | 3237                            |
| Failsworth .....                                     | 7110              | 116343        | 11034   | 5069            | 31244   | 19949                    | 35657             | 50127                    | ..                              |
| Glossop Dale .....                                   | 2538              | 37841         | 4500  | 2796            | 9955  | 5713                     | 7611              | 22264                    | 1085                            |
| Hadfield .....                                       | 1352              | 21674         | 3328  | 845             | 6042  | 3255                     | 3731              | 17545                    | 358                             |
| & Hollingworth Coal .....                            | 2066              | 1000          | ..  | 488             | 35  | 298                      | ..                | 1496                     | 101                             |
| Haughton Green .....                                 | 532               | 5345          | 1167  | 68              | 1074  | 2672                     | 2359              | 1242                     | 320                             |
| Hollingworth .....                                   | 734               | 11942         | ..  | 160             | 2648  | 2420                     | 2852              | 4438                     | 568                             |
| Hulme Pioneers .....                                 | 330               | 2608          | 907   | 254             | 1943  | 1502                     | ..                | 497                      | 18                              |
| Hyde .....   | 2589              | 35621         | 1935  | 1324            | 12525   | 8918                     | 9005              | 10677                    | 977                             |
| Manchester Equitable .....                           | 16420             | 216036        | 4953  | 2613            | 59888   | 49212                    | 74690             | 50336                    | 4421                            |
| Middleton and Tonge .....                            | 2790              | 56102         | 9627  | 2544            | 18731   | 9115                     | 17827             | 17255                    | 1730                            |
| Mossley .....  | 3002              | 52040         | 9244  | 3843            | 6221  | 7602                     | 7300              | 48571                    | ..                              |
| New Mills .....                                      | 1735              | 32112         | 1661  | 1562            | 6766  | 5201                     | 18195             | 4824                     | 1187                            |
| New Moston .....                                     | 288               | 1911          | 475   | 76              | 1293  | 704                      | 417               | 277                      | ..                              |
| Pendleton .....                                      | 23954             | 244155        | 4252  | 3563            | 99753   | 48480                    | 44530             | 89485                    | ..                              |
| Prestwich .....                                      | 2616              | 60052         | 43076   | 238             | 19607   | 11594                    | 67738             | 5337                     | 837                             |
| Rhodes .....   | 1180              | 20155         | 577   | 1023            | 1120  | 3319                     | 6166              | 18734                    | 767                             |
| Roe Green—Worsley .....                              | 170               | 6639          | 417   | 166             | 956   | 683                      | 1974              | 4020                     | 8                               |
| Swinton—Chorley Road .....                           | 244               | 4409          | ..  | 502             | 1140  | 949                      | 299               | 2945                     | 188                             |
| " Moorside .....                                     | 615               | 6764          | 2184  | 20              | 3452  | 2146                     | 2888              | 523                      | 56                              |
| " Upper .....  | 299               | 1751          | 17  | 19              | 916   | 750                      | ..                | 150                      | 326                             |
| a Whaley Bridge .....                                | 945               | 12184         | 2588  | 385             | 2934  | 3080                     | 6380              | 3586                     | 656                             |
| Whitefield and Unsworth .....                        | 915               | 15181         | 151   | 470             | 5810  | 3150                     | 2420              | 7718                     | ..                              |
| Productive Societies:—                               | 100421            | 1358538       | 123125  | 40613           | 448595  | 261433                   | 442030            | 479991                   | 20535                           |
| a Amalgamated Builders—                              |                   |               |   |                 |   |                          |                   |                          |                                 |
| Manchester .....                                     | 87                | 5432          | 477   | ..              | 302   | 385                      | ..                | ..                       | 692                             |
| Co-op. Sundries Manufac-<br>turing (Droylsden) ..... | 347               | 10436         | 1966  | 2934            | 5145  | 7125                     | ..                | 2315                     | 2762                            |
| Eccles Manufacturing .....                           | 247               | 12510         | 7671  | 1859            | 7043  | 11523                    | ..                | 2272                     | 2215                            |
| Manchester—Newspaper .....                           | 323               | 11414         | 5142  | 695             | 14633   | 524                      | ..                | 801                      | 2113                            |
| " Printing .....                                     | 707               | 20799         | 18513   | 7880            | 36057   | 7475                     | ..                | 864                      | 8212                            |
| Total .....  | 102132            | 1419129       | 156894  | 53981           | 511775  | 288465                   | 442030            | 485643                   | 36529                           |
| No. 10—NORTH-EAST LANCA-<br>SHIRE DISTRICT—          |                   |               |   |                 |   |                          |                   |                          |                                 |
| Accrington and Church ..                             | 8709              | 215449        | 26532   | 4778            | 33034   | 36215                    | 126128            | 61510                    | ..                              |
| " Provident .....                                    | 1004              | 5295          | 2602  | 499             | 6731  | 2656                     | 210               | 145                      | ..                              |
| Barnoldswick .....                                   | 782               | 10608         | 2046  | 769             | 5990  | 3055                     | 2577              | 4371                     | 165                             |
| Barrowford Industrial .....                          | 342               | 3116          | 1153  | 151             | 1497  | 840                      | 761               | 1792                     | 107                             |
| Billington and Whalley ..                            | 363               | 4610          | 685   | 390             | 1101  | 1491                     | 3037              | 425                      | 266                             |
| Blackburn—Bank Top .....                             | 1186              | 11221         | 1474  | 1098            | 5114  | 1409                     | 3982              | 4906                     | ..                              |
| " Blakey Moor .....                                  | 2374              | 27000         | 982   | 2300            | 15438   | 5015                     | 6473              | 5851                     | 1069                            |
| " Daisyfield .....                                   | 3519              | 58625         | 2788  | 1396            | 24324   | 9195                     | 22593             | 9713                     | 3764                            |
| " Excelsior .....                                    | 229               | 1336          | ..  | 347             | 533   | 417                      | 1309              | ..                       | ..                              |
| " Grimshaw Park .....                                | 2457              | 23989         | 252   | 803             | 11393   | 6177                     | 7707              | 3925                     | ..                              |
| " Livesey .....                                      | 318               | 2690          | ..  | 430             | 1243  | 772                      | ..                | 1558                     | 265                             |
| Brierfield .....                                     | 1099              | 14120         | 9363  | 694             | 9408  | 5980                     | 4128              | 6124                     | ..                              |
| Burnley .....  | 13632             | 179234        | 5888  | 8089            | 65390   | 59137                    | 65876             | 27181                    | 735                             |
| Clayton-le-Moors .....                               | 1551              | 27676         | 21905   | 1063            | 5477  | 4396                     | 37687             | 4948                     | ..                              |
| Clitheroe .....                                      | 739               | 5118          | 957   | 674             | 3263  | 2161                     | ..                | 2679                     | 168                             |
| Colne .....  | 3762              | 42487         | 7163  | 902             | 20835   | 14775                    | 9965              | 13220                    | 332                             |
| Darwen Industrial .....                              | 5248              | 182070        | 7696  | 1944            | 47486   | 18412                    | 92481             | 43606                    | 101                             |
| " Provident .....                                    | 1458              | 15821         | 9356  | 173             | 14819   | 5378                     | 5413              | 798                      | ..                              |
| Earby .....  | 552               | 4174          | 212   | 341             | 2314  | 1981                     | ..                | 1501                     | 83                              |



| No. of<br>Employees on<br>Dec. 31st. |                  |                           | EXPENSES.          |                                     |                | Sales<br>during the<br>Year. | PROFIT.                                 |  |                        |                                    |                                   |      |
|--------------------------------------|------------------|---------------------------|--------------------|-------------------------------------|----------------|------------------------------|---|--|------------------------|------------------------------------|-----------------------------------|------|
| Distri-<br>butive.                   | Pro-<br>ductive. | Salaries<br>and<br>Wages. | Depre-<br>ciation. | Interest<br>on<br>Share<br>Capital. | Net<br>Profit. |                              | Aver-<br>age<br>Divi-<br>dend<br>per £. | Am't<br>Paid as<br>Bonus<br>on<br>Wages. | Subscriptions.         |                                    |                                   |      |
|                                      |                  |                           |                    |                                     |                |                              |   |  | Co-operative<br>Union. | Educa-<br>tional<br>Pur-<br>poses. | Chari-<br>table<br>Pur-<br>poses. |      |
|                                      |                  |                           | £                  | £                                   | £              | £                            | s. d.                                   | £  | £ s. d.                | £                                  | £                                 |      |
| 1                                    | 74               | 6                         | 4542               | 1009                                | 815            | 95674                        | 15405                                   | 2 9                                      | 128                    | 8 6 8                              | ..                                | 30   |
| 2                                    | 137              | 17                        | 6089               | 1418                                | 2480           | 123274                       | 19575                                   | 2 8                                      | 412                    | 8 8 0                              | 300                               | 130  |
| 3                                    | 3                | ..                        | 247                | 40                                  | 96             | 3102                         | 347                                     | 2 6                                      | ..                     | 2 5 8                              | ..                                | ..   |
| 4                                    | 3                | ..                        | 162                | 9                                   | 31             | 5179                         | 731                                     | 2 9 3/4                                  | ..                     | ..                                 | ..                                | ..   |
| 5                                    | 13               | 5                         | 802                | 48                                  | 441            | 17456                        | 2843                                    | 3 0                                      | ..                     | 3 13 6                             | ..                                | 13   |
| 6                                    | 32               | 3                         | 1444               | 291                                 | 551            | 29984                        | 4727                                    | 3 0                                      | ..                     | 8 6 8                              | 6                                 | 31   |
| 7                                    | 119              | 18                        | 5154               | 1687                                | 2352           | 147630                       | 25118                                   | 2 11                                     | ..                     | 40 11 4                            | 564                               | 71   |
| 8                                    | 312              | 111                       | 17400              | 3479                                | 8559           | 34927                        | 64324                                   | 2 10 1/2                                 | ..                     | 50 8 1                             | 1394                              | 137  |
| 9                                    | 156              | 61                        | 8191               | 1958                                | 4746           | 205617                       | 34551                                   | 3 0                                      | 34                     | 25 0 0                             | 737                               | 80   |
| 10                                   | 53               | 11                        | 8020               | 300                                 | 1519           | 73957                        | 12751                                   | 3 0                                      | ..                     | 8 6 8                              | 280                               | 102  |
| 11                                   | 29               | 10                        | 1725               | 432                                 | 885            | 41199                        | 6058                                    | 3 0                                      | ..                     | 8 6 8                              | 15                                | 13   |
| 12                                   | 4                | ..                        | 312                | 10                                  | 50             | 9238                         | 2137                                    | 3 9                                      | ..                     | ..                                 | ..                                | ..   |
| 13                                   | 14               | 3                         | 829                | 95                                  | 254            | 18047                        | 2858                                    | 3 0                                      | ..                     | 4 10 0                             | 4                                 | 5    |
| 14                                   | 20               | 5                         | 1109               | 108                                 | 452            | 24030                        | 3207                                    | 3 0                                      | ..                     | 14 4 0                             | 60                                | 10   |
| 15                                   | 5                | 1                         | 319                | 91                                  | 112            | 6186                         | 737                                     | 2 0                                      | 15                     | 2 10 0                             | 5                                 | 6    |
| 16                                   | 60               | 21                        | 3385               | 635                                 | 1189           | 70752                        | 12008                                   | 3 0                                      | ..                     | 12 12 0                            | 270                               | 47   |
| 17                                   | 468              | 94                        | 23274              | 3139                                | 7972           | 376570                       | 52281                                   | 2 3                                      | 1077                   | 52 0 0                             | 538                               | 95   |
| 18                                   | 74               | 27                        | 4112               | 986                                 | 1948           | 99941                        | 16833                                   | 3 0                                      | 34                     | 11 13 4                            | 140                               | 31   |
| 19                                   | 54               | 26                        | 4258               | 282                                 | 1888           | 99576                        | 18134                                   | 3 2                                      | ..                     | 15 0 0                             | 324                               | 72   |
| 20                                   | 31               | 6                         | 1894               | 436                                 | 1028           | 43667                        | 8291                                    | 3 3 3/4                                  | ..                     | 8 6 8                              | 110                               | 30   |
| 21                                   | 5                | 3                         | 340                | 62                                  | 64             | 6628                         | 999                                     | 3 0                                      | ..                     | 2 6 4                              | ..                                | 1    |
| 22                                   | 566              | 154                       | 23980              | 3887                                | 9870           | 620654                       | 102945                                  | 3 0                                      | ..                     | 95 9 6                             | 21                                | 432  |
| 23                                   | 56               | 10                        | 3388               | 923                                 | 2270           | 72071                        | 12413                                   | 2 11                                     | ..                     | 10 10 0                            | 253                               | 13   |
| 24                                   | 16               | 9                         | 1474               | 184                                 | 813            | 31499                        | 4889                                    | 3 0                                      | ..                     | 8 6 8                              | ..                                | 3    |
| 25                                   | 3                | 3                         | 206                | 78                                  | 247            | 6746                         | 1287                                    | 3 0 1/4                                  | ..                     | 1 6 6                              | 27                                | 8    |
| 26                                   | 6                | ..                        | 337                | 67                                  | 194            | 8829                         | 1696                                    | 3 4                                      | ..                     | 1 17 10                            | ..                                | ..   |
| 27                                   | 16               | 6                         | 711                | 301                                 | 271            | 20738                        | 2390                                    | 2 0 3/4                                  | ..                     | 5 5 0                              | ..                                | 9    |
| 28                                   | 4                | 1                         | 236                | 6                                   | 18             | 8635                         | 1436                                    | 3 2 1/2                                  | ..                     | 2 10 0                             | ..                                | 4    |
| 29                                   | 26               | 2                         | 1336               | 239                                 | 479            | 28245                        | 4379                                    | 3 0                                      | ..                     | 6 12 4                             | 38                                | 17   |
| 30                                   | 16               | ..                        | 1085               | 85                                  | 614            | 23047                        | 3940                                    | 3 0                                      | ..                     | ..                                 | ..                                | 10   |
| 2375                                 |                  | 613                       | 121361             | 22285                               | 52208          | 2703048                      | 439590                                  | ..                                       | 1700                   | 408 13 5                           | 5086                              | 1400 |
| 31                                   | ..               | 25                        | 704                | ..                                  | ..             | 1375                         | ..                                      | ..                                       | ..                     | ..                                 | ..                                | ..   |
| 32                                   | ..               | 100                       | 5789               | 450                                 | 652            | 36713                        | 2227                                    | 0 6                                      | 245                    | 2 18 6                             | ..                                | 24   |
| 33                                   | ..               | 68                        | 3664               | 553                                 | 648            | 14655                        | 716                                     | ..                                       | ..                     | 2 2 0                              | ..                                | 13   |
| 34                                   | ..               | 40                        | 3701               | 1294                                | 653            | 16373                        | 1380                                    | ..                                       | ..                     | 15 0 0                             | ..                                | 30   |
| 35                                   | ..               | 420                       | 29608              | 1800                                | 1514           | 78480                        | 4899                                    | 0 6                                      | 667                    | 10 0 0                             | 1                                 | 189  |
| 2375                                 |                  | 1266                      | 164827             | 26382                               | 55675          | 2850644                      | 448812                                  | ..                                       | 2612                   | 438 13 11                          | 5087                              | 1656 |
| 1                                    | 182              | 121                       | 9361               | 2152                                | 8362           | 277480                       | 49939                                   | 3 0                                      | ..                     | 34 17 7                            | 613                               | 272  |
| 2                                    | 17               | 2                         | 950                | 51                                  | 218            | 25561                        | 4930                                    | 3 11                                     | ..                     | ..                                 | ..                                | 58   |
| 3                                    | 14               | 15                        | 832                | 231                                 | 459            | 28483                        | 4350                                    | 3 0 1/4                                  | ..                     | 5 13 4                             | 56                                | 48   |
| 4                                    | 5                | 3                         | 401                | 64                                  | 123            | 9723                         | 1796                                    | 3 0                                      | ..                     | 2 15 2                             | 41                                | 5    |
| 5                                    | 7                | 3                         | 502                | 85                                  | 166            | 10837                        | 1739                                    | 3 0                                      | ..                     | 2 17 6                             | ..                                | 18   |
| 6                                    | 24               | ..                        | 1557               | 134                                 | 562            | 34819                        | 7532                                    | 4 1                                      | ..                     | ..                                 | ..                                | 10   |
| 7                                    | 46               | 10                        | 2579               | 503                                 | 1256           | 60488                        | 13037                                   | 4 0                                      | 3                      | 8 6 8                              | ..                                | 43   |
| 8                                    | 72               | 61                        | 4525               | 438                                 | 2791           | 128022                       | 23146                                   | 4 0                                      | ..                     | 10 0 0                             | 29                                | 102  |
| 9                                    | 4                | ..                        | 375                | ..                                  | 62             | 8437                         | 2103                                    | 4 6                                      | ..                     | ..                                 | ..                                | 4    |
| 10                                   | 43               | 37                        | 2336               | 791                                 | 1068           | 71110                        | 15258                                   | 4 0                                      | ..                     | 8 6 8                              | ..                                | 40   |
| 11                                   | 5                | ..                        | 365                | ..                                  | 129            | 10521                        | 1950                                    | 4 0                                      | ..                     | 2 9 8                              | ..                                | 4    |
| 12                                   | 20               | 17                        | 1563               | 289                                 | 550            | 37823                        | 6224                                    | 2 11 3/4                                 | ..                     | 8 6 8                              | 141                               | 7    |
| 13                                   | 329              | 222                       | 13712              | 2050                                | 7123           | 413217                       | 75900                                   | 3 2                                      | ..                     | 54 13 0                            | 1701                              | 276  |
| 14                                   | 28               | 22                        | 1472               | 600                                 | 1106           | 50735                        | 8956                                    | 3 0                                      | ..                     | 12 13 0                            | 193                               | 28   |
| 15                                   | 9                | 2                         | 501                | 205                                 | 180            | 20972                        | 3358                                    | 3 0                                      | ..                     | 5 14 5                             | 47                                | ..   |
| 16                                   | 71               | 69                        | 4430               | 938                                 | 1563           | 126429                       | 20531                                   | 2 11                                     | ..                     | 15 0 0                             | 237                               | 55   |
| 17                                   | 120              | 61                        | 6907               | 1373                                | 6223           | 212033                       | 39339                                   | 3 0                                      | 553                    | 21 3 4                             | 827                               | 72   |
| 18                                   | 23               | 15                        | 2459               | 158                                 | 533            | 32869                        | 4909                                    | 2 8                                      | 41                     | ..                                 | ..                                | 21   |
| 19                                   | 13               | ..                        | 790                | 150                                 | 175            | 14693                        | 1788                                    | 2 6 1/4                                  | ..                     | 4 13 0                             | ..                                | 9    |

+ Donation.

§ Nine months' trade.

| NAME OF SOCIETY.                             | No. of Members. | LIABILITIES.   |  |               |  | ASSETS.                  |               |               |                                 |    |
|--|-----------------|----------------|--|---------------|--|--------------------------|---------------|---------------|---------------------------------|----|
|  |                 | Share Capital. | Loans, including any Over-draft from Bank. | Reserve Fund. | Value of Land, Bldgs., Machinery, and Fixed Stock. | Value of Stock in Trade. | Investments.  |               | Owing to the Society for Goods. |    |
|  |                 | £              | £  | £             | £  | £                        | £             | £             | £                               |    |
| <b>NORTH - EAST LANCASHIRE DISTRICT—Con.</b> |                 |                |  |               |  |                          |               |               |                                 |    |
| Great Harwood .....                          | 2712            | 35754          | 7401                                       | 1591          | 12695  | 10033                    | 20666         | 5361          | 975                             | 20 |
| Higham .....                                 | 126             | 1497           | ..   | 72            | 430  | 317                      | ..            | 901           | ..                              | 21 |
| bHoddlesden .....                            | 297             | 3088           | 4024                                       | ..            | 3012   | 2143                     | ..            | 2240          | ..                              | 22 |
| Knuzden Brook .....                          | 166             | 1648           | 150  | 122           | 855  | 601                      | 471           | 279           | 27                              | 23 |
| bLower Darwen Conserv'tive                   | 112             | 2519           | 534  | ..            | 850  | 294                      | ..            | 1961          | ..                              | 24 |
| " " Fore Street                              | 225             | 4303           | 3271                                       | 200           | 5500   | 999                      | ..            | 1600          | ..                              | 25 |
| Low Moor—Nelson Street.                      | 200             | 1721           | ..   | 118           | ..   | 869                      | ..            | 1503          | 146                             | 26 |
| " " Union Street..                           | 120             | 807            | ..   | 125           | ..   | 508                      | ..            | 889           | 40                              | 27 |
| Nelson .....                                 | 6744            | 111425         | 5833                                       | 4081          | 51997  | 28432                    | 16483         | 34678         | 781                             | 28 |
| Oswaldtwistle .....                          | 1261            | 35850          | 3895                                       | 372           | 6277   | 3110                     | 28843         | 3526          | 848                             | 29 |
| Padiham .....                                | 2900            | 19503          | 2657                                       | 1580          | 7702   | 5497                     | 8455          | 4059          | 167                             | 30 |
| bPerseverance—Darwen ..                      | 55              | 295            | 80   | ..            | 27   | 221                      | ..            | 907           | ..                              | 31 |
| Rishton .....                                | 1015            | 16292          | 2943                                       | 455           | 2882   | 2926                     | 12719         | 2499          | 104                             | 32 |
| Sabden Industrial .....                      | 359             | 3002           | 307  | 140           | 770  | 1284                     | ..            | 1825          | ..                              | 33 |
| Salterforth .....                            | 72              | 954            | 41   | 78            | 278  | 591                      | ..            | 450           | 55                              | 34 |
| Trawden .....                                | 241             | 1280           | 642  | 245           | 1040   | 488                      | 397           | 603           | 38                              | 35 |
| Wheatley Lane .....                          | 129             | 2559           | 520  | 110           | 2114   | 589                      | ..            | 105           | 48                              | 36 |
| aWinewall .....                              | 286             | 3208           | ..   | 461           | 1613   | 1146                     | ..            | 1391          | 62                              | 37 |
|  | 65744           | 1090344        | 133352                                     | 36531         | 373372   | 239510                   | 478361        | 258520        | 10346                           |    |
| Productive Societies:—                       |                 |                |  |               |  |                          |               |               |                                 |    |
| BurnleySelf-HelpManufac.                     | 452             | 8347           | 24871                                      | ..            | 23494  | 7160                     | ..            | 100           | 3977                            | 38 |
| Nelson " "                                   | 71              | 2115           | 1788                                       | ..            | 4430   | 2212                     | ..            | ..            | 433                             | 39 |
| <b>Total .....</b>                           | <b>66267</b>    | <b>1090806</b> | <b>160011</b>                              | <b>36531</b>  | <b>401286</b>                                      | <b>248882</b>            | <b>478361</b> | <b>258620</b> | <b>14756</b>                    |    |
| <b>No. 11—NORTH LANCASHIRE DISTRICT—</b>     |                 |                |  |               |  |                          |               |               |                                 |    |
| Bamber Bridge .....                          | 172             | 1754           | ..   | 76            | 508  | 862                      | ..            | 905           | ..                              | 1  |
| Bentham .....                                | 245             | 3465           | ..   | ..            | 1626   | 1580                     | ..            | 475           | 287                             | 2  |
| Blackpool .....                              | 4839            | 59621          | 5159                                       | 2095          | 28230  | 17406                    | ..            | 25871         | 952                             | 3  |
| Calder Vale .....                            | 90              | 282            | ..   | ..            | ..   | 225                      | ..            | ..            | 46                              | 4  |
| Churchtown (Southport) ..                    | 1200            | 9297           | 5809                                       | 389           | 11005  | 3846                     | 470           | 1963          | 202                             | 5  |
| Fleetwood .....                              | 1940            | 13263          | 2036                                       | 1131          | 8508   | 4344                     | 1829          | 3484          | ..                              | 6  |
| Fylde—Kirkham .....                          | 752             | 12661          | 2868                                       | 1543          | 5654   | 3678                     | 770           | 7567          | 705                             | 7  |
| Gregson Lane .....                           | 97              | 1907           | ..   | 335           | 1060   | 436                      | ..            | 347           | 160                             | 8  |
| Higher Walton .....                          | 215             | 2609           | ..   | 150           | ..   | 448                      | ..            | 2752          | ..                              | 9  |
| Lancaster and Skerton ..                     | 10174           | 109284         | 11286                                      | 3952          | 60103  | 28472                    | 36744         | 11458         | 1226                            | 10 |
| Leyland and Farington ..                     | 1051            | 14421          | ..   | 666           | 7220   | 3520                     | 1292          | 5096          | 312                             | 11 |
| Longridge .....                              | 1036            | 17501          | 2057                                       | 578           | 9065   | 5575                     | 3554          | 4596          | 41                              | 12 |
| Preston .....                                | 14205           | 132591         | 14951                                      | 6225          | 51388  | 31009                    | 69336         | 19210         | 775                             | 13 |
| Ribchester .....                             | 161             | 2244           | 285  | 70            | 410  | 524                      | 566           | 1152          | 10                              | 14 |
| School Lane, Walt'n-le-D'le                  | 415             | 5576           | 313  | 211           | 1763   | 1776                     | 1875          | 841           | 711                             | 15 |
| Skelmersdale .....                           | 1111            | 4516           | ..   | 892           | 1440   | 2422                     | 140           | 2295          | 3                               | 16 |
| Walmer Bridge .....                          | 158             | 792            | ..   | 60            | 86   | 305                      | ..            | 568           | ..                              | 17 |
|  | 37861           | 391784         | 44764                                      | 18373         | 188066   | 101428                   | 116576        | 88580         | 5430                            |    |
| Agricultural Society:—                       |                 |                |  |               |  |                          |               |               |                                 |    |
| cBrook Agricultural (Preston).....           | ..              | ..             | ..   | ..            | ..   | ..                       | ..            | ..            | ..                              | 18 |
|  | 37861           | 391784         | 44764                                      | 18373         | 188066   | 101428                   | 116576        | 88580         | 5430                            |    |
| Productive Societies:—                       |                 |                |  |               |  |                          |               |               |                                 |    |
| Blackpool Mineral Waters                     | 503             | 3207           | 1839                                       | ..            | 4328   | 302                      | ..            | ..            | 87                              | 19 |
| Manufacturing .....                          | 189             | 1015           | 930  | ..            | 1442   | 289                      | ..            | 4             | 584                             | 20 |
| Blackpool Union Printers..                   |                 |                |  |               |  |                          |               |               |                                 |    |
| <b>Total .....</b>                           | <b>38553</b>    | <b>396006</b>  | <b>47533</b>                               | <b>18373</b>  | <b>193836</b>                                      | <b>102019</b>            | <b>116576</b> | <b>88584</b>  | <b>6101</b>                     |    |
| <b>No. 12—N. LONSDALE DIST.—</b>             |                 |                |  |               |  |                          |               |               |                                 |    |
| Barrow-in-Furness .....                      | 8628            | 102406         | ..   | 1908          | 64144  | 33472                    | ..            | 16590         | 400                             | 1  |
| Broughton-in-Furness .....                   | 160             | 877            | ..   | 132           | 475  | 91                       | ..            | 468           | 64                              | 2  |
| Carnforth .....                              | 1264            | 15211          | 951  | 568           | 6637   | 5173                     | 1972          | 3411          | 1111                            | 3  |
| Dalton-in-Furness .....                      | 2378            | 35493          | ..   | 78            | 13255  | 13294                    | 8499          | 2799          | 666                             | 4  |

† Now taken over by Preston Society.

| No of<br>Employees on<br>Dec. 31st. |                  |                        | EXPENSES.                 |                    | Interest<br>on<br>Share<br>Capital. | Sales<br>during the<br>Year.     | PROFIT         |   |  |                |          |      |      |
|-------------------------------------|------------------|------------------------|---------------------------|--------------------|-------------------------------------|----------------------------------|----------------|---|--|----------------|----------|------|------|
|                                     |                  |                        | Salaries<br>and<br>Wages. | Depre-<br>ciation. |                                     |                                  | Net<br>Profit. | Aver-<br>age<br>Divi-<br>dend<br>per £. | Am't<br>Paid as<br>Bonus<br>on<br>Wages. | Subscriptions. |          |      |      |
| Distri-<br>butive.                  | Pro-<br>ductive. | Co-operative<br>Union. |                           |                    | Educa-<br>tional<br>Pur-<br>poses.  | Charl-<br>table<br>Pur-<br>poses |                |   |  |                |          |      |      |
|                                     |                  |                        | £                         | £                  | £                                   | £                                | £              | s. d.                                   | £  | £ s. d.        | £        | £    |      |
| 20                                  | 56               | 38                     | 3377                      | 863                | 1612                                | 102512                           | 16170          | 3 0                                     | ..                                       | 8 6 8          | 120      | 59   |      |
| 21                                  | 2                | ..                     | 102                       | 15                 | 50                                  | 3087                             | 462            | 3 1½                                    | ..                                       | 1 0 2          | ..       | ..   |      |
| 22                                  | ..               | ..                     | ..                        | ..                 | ..                                  | 15111                            | 2144           | ..                                      | ..                                       | ..             | ..       | ..   |      |
| 23                                  | 3                | ..                     | 263                       | 33                 | 83                                  | 6002                             | 1259           | 4 0                                     | ..                                       | 1 7 0          | ..       | ..   |      |
| 24                                  | ..               | ..                     | ..                        | ..                 | ..                                  | 4599                             | 676            | ..                                      | ..                                       | ..             | ..       | ..   |      |
| 25                                  | 3                | ..                     | 245                       | 40                 | 183                                 | 7297                             | 1292           | 3 4                                     | ..                                       | 1 17 6         | ..       | ..   |      |
| 26                                  | 3                | ..                     | 219                       | ..                 | 86                                  | 7150                             | 1307           | 3 6                                     | ..                                       | 1 16 6         | ..       | 2    |      |
| 27                                  | 2                | ..                     | 143                       | ..                 | 41                                  | 4375                             | 998            | 4 6                                     | ..                                       | ..             | ..       | ..   |      |
| 28                                  | 152              | 158                    | 8898                      | 2193               | 4498                                | 231681                           | 37759          | 2 11¾                                   | 221                                      | 25 4 0         | 828      | 69   |      |
| 29                                  | 33               | 17                     | 1796                      | 359                | 1468                                | 47027                            | 9800           | 3 6                                     | ..                                       | 8 6 8          | 124      | 45   |      |
| 30                                  | 37               | 24                     | 2381                      | 328                | 716                                 | 56762                            | 9629           | 3 1¾                                    | ..                                       | 8 6 8          | 221      | 19   |      |
| 31                                  | ..               | ..                     | ..                        | ..                 | ..                                  | 1836                             | 292            | ..                                      | ..                                       | ..             | ..       | ..   |      |
| 32                                  | 22               | 13                     | 1200                      | 420                | 635                                 | 36297                            | 6192           | 3 0                                     | ..                                       | 8 6 0          | 53       | 20   |      |
| 33                                  | 4                | ..                     | 311                       | 20                 | 112                                 | 7697                             | 1192           | 3 2½                                    | ..                                       | ..             | ..       | 6    |      |
| 34                                  | 1                | ..                     | 100                       | 18                 | 33                                  | 3023                             | 559            | 3 7½                                    | ..                                       | 0 11 6         | ..       | ..   |      |
| 35                                  | 4                | ..                     | 228                       | 88                 | 47                                  | 6064                             | 991            | 3 0                                     | ..                                       | 1 12 6         | ..       | ..   |      |
| 36                                  | 3                | ..                     | 202                       | 40                 | 108                                 | 5050                             | 664            | 2 10                                    | ..                                       | 1 0 9          | ..       | ..   |      |
| 37                                  | ..               | ..                     | 410                       | 40                 | 118                                 | 7117                             | 1062           | 3 0                                     | ..                                       | 2 0 0          | ..       | ..   |      |
| 1357                                |                  |                        | 910                       | 75492              | 14674                               | 42439                            | 2127239        | 384233                                  | ..                                       | 818            | 267 5 11 | 5231 | 1292 |
| 38                                  | ..               | 147                    | 8534                      | 1216               | ..                                  | 55418                            | ..             | ..                                      | ..                                       | 3 16 8         | ..       | ..   |      |
| 39                                  | ..               | 115                    | 6809                      | 221                | ..                                  | 27836                            | ..             | ..                                      | ..                                       | ..             | ..       | ..   |      |
| 1357                                |                  |                        | 1172                      | 90835              | 16111                               | 42439                            | 2210493        | 384233                                  | ..                                       | 818            | 271 2 7  | 5231 | 1292 |
| 1                                   | 5                | ..                     | 283                       | 15                 | 68                                  | 9118                             | 1862           | 4 0                                     | ..                                       | ..             | ..       | 7    |      |
| 2                                   | 5                | ..                     | 211                       | 47                 | 166                                 | 8177                             | 744            | 2 2                                     | ..                                       | ..             | ..       | ..   |      |
| 3                                   | 88               | 96                     | 5021                      | 1301               | 2168                                | 120408                           | 14299          | 2 0                                     | ..                                       | 20 0 4         | 165      | 63   |      |
| 4                                   | 2                | ..                     | ..                        | ..                 | 4                                   | 2000                             | 150            | 1 6                                     | ..                                       | ..             | ..       | ..   |      |
| 5                                   | 35               | 3                      | 1123                      | 426                | 358                                 | 28555                            | 3056           | 2 0                                     | ..                                       | 9 3 4          | 30       | ..   |      |
| 6                                   | 36               | 20                     | 2292                      | 427                | 471                                 | 51368                            | 7481           | 2 8                                     | ..                                       | 8 6 8          | 176      | 141  |      |
| 7                                   | 18               | 5                      | 1170                      | 243                | 587                                 | 29736                            | 5044           | 3 0½                                    | ..                                       | 6 0 8          | 67       | 4    |      |
| 8                                   | 3                | 1                      | 192                       | 30                 | 98                                  | 5943                             | 988            | 3 3                                     | ..                                       | 0 16 8         | ..       | ..   |      |
| 9                                   | 3                | ..                     | 260                       | ..                 | 130                                 | 8700                             | 1720           | 4 0                                     | ..                                       | 1 16 10        | ..       | 7    |      |
| 10                                  | 144              | 44                     | 6583                      | 2117               | 3980                                | 171731                           | 28351          | 2 9½                                    | ..                                       | 48 0 0         | 601      | 99   |      |
| 11                                  | 22               | 5                      | 959                       | 267                | 554                                 | 30575                            | 5326           | 3 3                                     | ..                                       | 8 9 6          | ..       | 2    |      |
| 12                                  | 19               | 13                     | 1132                      | 299                | 619                                 | 28124                            | 3520           | 2 1½                                    | ..                                       | 8 6 8          | 70       | 38   |      |
| 13                                  | 266              | 118                    | 10798                     | 2529               | 4925                                | 329150                           | 54333          | 3 0                                     | ..                                       | 32 0 0         | 1176     | 219  |      |
| 14                                  | 2                | ..                     | 237                       | 16                 | 92                                  | 4238                             | 600            | 3 0                                     | ..                                       | 0 6 7          | ..       | ..   |      |
| 15                                  | 12               | 2                      | 608                       | 111                | 232                                 | 20029                            | 3588           | 3 6                                     | ..                                       | 3 7 0          | 49       | 8    |      |
| 16                                  | 16               | 3                      | 1044                      | 162                | 209                                 | 23766                            | 3129           | 2 6                                     | ..                                       | 8 6 8          | 28       | ..   |      |
| 17                                  | 2                | ..                     | 140                       | 15                 | 38                                  | 3052                             | 317            | 1 10                                    | ..                                       | 1 4 2          | ..       | ..   |      |
| 678                                 |                  |                        | 310                       | 32053              | 8005                                | 14699                            | 874670         | 134508                                  | ..                                       | ..             | 156 5 1  | 2362 | 588  |
| 18                                  | ..               | ..                     | ..                        | ..                 | ..                                  | ..                               | ..             | ..                                      | ..                                       | ..             | ..       | ..   |      |
| 678                                 |                  |                        | 310                       | 32053              | 8005                                | 14699                            | 874670         | 134508                                  | ..                                       | ..             | 156 5 1  | 2362 | 588  |
| 19                                  | ..               | 14                     | 674                       | 172                | ..                                  | 1628                             | ..             | ..                                      | ..                                       | 3 6 8          | ..       | 1    |      |
| 20                                  | ..               | 19                     | 991                       | 91                 | 50                                  | 2681                             | 71             | ..                                      | ..                                       | 1 10 0         | ..       | ..   |      |
| 678                                 |                  |                        | 343                       | 33718              | 8268                                | 14749                            | 878979         | 134579                                  | ..                                       | ..             | 161 1 9  | 2362 | 589  |
| 1                                   | 208              | 58                     | 13658                     | 2445               | 4760                                | 260168                           | 40474          | 2 10                                    | ..                                       | 20 0 0         | ..       | 100  |      |
| 2                                   | 2                | ..                     | 120                       | 14                 | 40                                  | 2418                             | 333            | 3 0                                     | ..                                       | ..             | ..       | ..   |      |
| 3                                   | 42               | 8                      | 1942                      | 366                | 534                                 | 35276                            | 4889           | 2 9½                                    | ..                                       | 8 6 8          | 55       | 16   |      |
| 4                                   | 74               | 27                     | 3580                      | 300                | 1583                                | 68085                            | 9763           | 2 5                                     | ..                                       | 8 6 8          | 127      | 44   |      |

| NAME OF SOCIETY.  | No. of Mem- bers. | LIABILITIES.   |   |                 |  | ASSETS.                  |              |              |                                 |          |
|---|-------------------|----------------|---|-----------------|--|--------------------------|--------------|--------------|---------------------------------|----------|
|   |                   | Share Capital. | Loans, includ- ing any Over- draft from Bank. | Re- serve Fund. | Value of Land, Bldings, Machin- ery, and Fixed Stock | Value of Stock in Trade. | Investments. |              | Owing to the Society for Goods. |          |
|   |                   | £              | £   | £               | £  | £                        | £            | £            | £                               |          |
| <b>N. LONSDALE DIST. — Con.</b>   |                   |                |   |                 |  |                          |              |              |                                 |          |
| aGrange-over-Sands.....   | 152               | 950            | ..  | ..              | 210  | 356                      | ..           | 345          | 168                             | 5        |
| Hawkshead .....   | 286               | 2493           | 37  | 174             | 7  | 840                      | 597          | 1373         | 536                             | 6        |
| Kendal .....  | 2020              | 14460          | 2120  | 636             | 7337   | 4035                     | 3915         | 3004         | ..                              | 7        |
| Kirkby-in-Furness .....   | 397               | 9707           | 787   | 103             | 1950   | 1855                     | 1566         | 5610         | 229                             | 8        |
| Langdale .....  | 240               | 9017           | 155   | 62              | 1339   | 1075                     | ..           | 766          | ..                              | 9        |
| Leven Valley .....  | 138               | 1737           | ..  | 23              | 1851   | 793                      | ..           | 299          | 145                             | 10       |
| Lower Holker .....  | 156               | 1443           | ..  | 57              | 291  | 997                      | ..           | 242          | 192                             | 11       |
| Milom .....   | 2009              | 30179          | 275   | 1892            | 5177   | 10825                    | 6610         | 10619        | 1852                            | 12       |
| Sawrey.....   | 230               | 1300           | 600   | ..              | 1326   | 820                      | ..           | 140          | 450                             | 13       |
| bSedbergh (New) .....   | 122               | 325            | 136   | ..              | 33   | 266                      | ..           | 192          | ..                              | 14       |
| Swarthmoor and Ulverston  | 1985              | 30566          | ..  | 542             | 14782  | 9437                     | 5167         | 3133         | 1154                            | 15       |
| Supply Association:—<br>Furness and South Cum-<br>berland .....                 | 20165             | 250164         | 5061  | 6175            | 118814   | 82889                    | 28326        | 48991        | 6967                            |          |
|   | 342               | 1931           | ..  | 561             | 478  | 557                      | ..           | 863          | 2470                            | 16       |
| Total .....   | 20507             | 252095         | 5061  | 6736            | 119292   | 83446                    | 28326        | 49854        | 9437                            |          |
| <b>No. 13—OLDHAM DISTRICT—</b>  |                   |                |   |                 |  |                          |              |              |                                 |          |
| Ashton-under-Lyne .....   | 4928              | 83358          | 4314  | 12079           | 21618  | 14674                    | 32352        | 36968        | 92                              | 1        |
| Crompton (Shaw) .....   | 2259              | 24724          | 11105   | 370             | 10875  | 8524                     | 5888         | 10911        | ..                              | 3        |
| Delph .....   | 738               | 15404          | 610   | 460             | 3160   | 2455                     | 5536         | 6301         | 614                             | 3        |
| Diggle .....  | 256               | 5943           | 2765  | 20              | 2406   | 1361                     | 3587         | 1743         | 190                             | 4        |
| Dobcross .....  | 111               | 382            | ..  | 7               | 68   | 216                      | ..           | 160          | 56                              | 5        |
| Grasscroft .....  | 324               | 5562           | 1781  | 173             | 3127   | 1327                     | 1153         | 2016         | 441                             | 6        |
| Greenfield .....  | 618               | 10760          | 9681  | 99              | 2173   | 1419                     | 5703         | 10604        | 75                              | 7        |
| Higher Hurst .....  | 1096              | 12712          | 6151  | 1790            | 5490   | 3998                     | 4537         | 7651         | ..                              | 8        |
| Hurst Brook .....   | 553               | 3827           | 3437  | 913             | 4263   | 1273                     | 335          | 3489         | ..                              | 9        |
| Junction—Delph.....   | 276               | 2705           | 100   | 215             | 521  | 891                      | 467          | 1534         | 388                             | 10       |
| Lees .....  | 777               | 10985          | 1188  | ..              | 6757   | 4088                     | 1384         | 477          | ..                              | 11       |
| Oldham Equitable .....  | 12172             | 139048         | 20182   | 17564           | 76245  | 32392                    | 32325        | 40604        | ..                              | 12       |
| „ Industrial.....   | 14651             | 155862         | 26741   | 16168           | 58690  | 51265                    | 78834        | 35183        | ..                              | 13       |
| Royton .....  | 1648              | 13992          | 7590  | 583             | 5273   | 4148                     | 6625         | 6119         | ..                              | 14       |
| Shaw Progressive .....  | 194               | 238            | ..  | 28              | ..   | 296                      | ..           | ..           | ..                              | 15       |
| Stalybridge .....   | 4402              | 46087          | 2167  | 2209            | 16827  | 11726                    | 14344        | 12300        | 155                             | 16       |
| Uppermill .....   | 956               | 15575          | 290   | 393             | 2600   | 2536                     | 2792         | 10850        | 630                             | 17       |
| Waterloo .....  | 715               | 13689          | 2710  | 886             | 6359   | 3138                     | 2023         | 5935         | 263                             | 18       |
|   | 40074             | 555253         | 100812  | 53957           | 226452   | 145662                   | 198785       | 192345       | 2904                            |          |
| Productive Societies:—<br>Delph Woollen Manufac'g.<br>Oldham Star Corn Millers. | 83<br>170         | 1191<br>50476  | 439<br>11980                                  | ..<br>1850      | 420<br>29710   | 1082<br>16689            | ..<br>..     | 109<br>13359 | 52<br>8792                      | 19<br>20 |
| Total .....   | 46327             | 606920         | 113231  | 55807           | 256582   | 163433                   | 198785       | 205813       | 11748                           |          |
| <b>No. 14—ROCHDALE DISTRICT—</b>  |                   |                |   |                 |  |                          |              |              |                                 |          |
| aBagslate .....   | 455               | 8504           | ..  | 383             | 3537   | 813                      | ..           | 5114         | ..                              | 1        |
| Brooksbottoms.....  | 157               | 2257           | 1375  | 192             | 191  | 693                      | ..           | 1820         | 177                             | 2        |
| Bury .....  | 12092             | 156663         | 5592  | 15439           | 59208  | 37686                    | 52421        | 49007        | 536                             | 3        |
| aDearnley and Featherstall.   | 100               | 1135           | 900   | 61              | 535  | 244                      | 640          | 213          | 72                              | 4        |
| Firgrove .....  | 130               | 1182           | ..  | 75              | 813  | 290                      | ..           | 357          | ..                              | 5        |
| Healey .....  | 447               | 6776           | 437   | 1182            | 209  | 775                      | ..           | 8204         | 149                             | 6        |
| Heywood .....   | 4271              | 63862          | 2692  | 4167            | 19932  | 13656                    | 19553        | 17658        | 554                             | 7        |
| Lane Bottom .....   | 96                | 850            | ..  | 216             | 626  | 286                      | ..           | 301          | 35                              | 8        |
| Littleborough .....   | 1608              | 25628          | 1001  | 395             | 6649   | 6168                     | 11026        | 5515         | ..                              | 9        |
| Millgate .....  | 333               | 4073           | 292   | 582             | 1416   | 722                      | ..           | 2808         | 612                             | 10       |
| Milnrow .....   | 243               | 2185           | 415   | 33              | 2259   | 713                      | ..           | 220          | ..                              | 11       |
| „ Conservative .....  | 744               | 5498           | 100   | 16              | 1611   | 2115                     | 1069         | 612          | ..                              | 12       |
| New Hey Industrial .....  | 448               | 1632           | 1087  | 140             | 1345   | 1366                     | ..           | 745          | ..                              | 13       |
| a „ Provident .....   | 54                | 72             | 38  | ..              | ..   | 136                      | ..           | ..           | ..                              | 14       |
| Rochdale Conservative .....   | 610               | 1897           | 5526  | 337             | 5743   | 547                      | 1568         | 566          | 154                             | 15       |
| „ Equit. Pioneers .....   | 12028             | 239265         | 37206   | 8100            | 54905  | 32359                    | 68844        | 137036       | 855                             | 16       |
| „ Provident .....   | 8871              | 189148         | 6918  | 4996            | 21205  | 14921                    | 72704        | 49954        | ..                              | 17       |
| Shawforth .....   | 308               | 3832           | ..  | 517             | 1700   | 1430                     | ..           | 756          | 517                             | 18       |



|    | No. of Employees on Dec. 31st. |             | EXPENSES.           |               | Interest on Share Capital. | Sales during the Year. | PROFIT.     |                         |                              |                     |                       |                      |    |
|----|--------------------------------|-------------|---------------------|---------------|----------------------------|------------------------|-------------|-------------------------|------------------------------|---------------------|-----------------------|----------------------|----|
|    | Distributive.                  | Productive. | Salaries and Wages. | Depreciation. |                            |                        | Net Profit. | Average Dividend per £. | Am't Paid as Bonus on Wages. | Subscriptions.      |                       |                      |    |
|    |                                |             |                     |               |                            |                        |             |                         |                              | Co-operative Union. | Educational Purposes. | Charitable Purposes. |    |
|    |                                |             | £                   | £             | £                          | £                      | £           | s. d.                   | £                            | £                   | s. d.                 | £                    | £  |
| 5  | 3                              | 1           | 222                 | 13            | 22                         | 3121                   | ..          | ..                      | ..                           | 0 19 6              | ..                    | ..                   | .. |
| 6  | 3                              | ..          | 160                 | 28            | 110                        | 7219                   | 746         | 2 3½                    | ..                           | ..                  | ..                    | ..                   | .. |
| 7  | 39                             | 5           | 2430                | 405           | 636                        | 46259                  | 5340        | 2 0                     | ..                           | 10 0 0              | 15                    | 46                   | .. |
| 8  | 7                              | 4           | 472                 | 102           | 267                        | 11252                  | 1840        | 3 0                     | ..                           | 3 2 10              | 23                    | 10                   | .. |
| 9  | 5                              | 1           | 239                 | 50            | 113                        | 5940                   | 795         | 2 2                     | ..                           | 1 13 4              | ..                    | ..                   | .. |
| 10 | 1                              | ..          | 194                 | 25            | 80                         | 3958                   | 500         | 2 6                     | ..                           | 1 3 0               | ..                    | 1                    | .. |
| 11 | 3                              | ..          | 206                 | 9             | 65                         | 4928                   | 582         | 2 5½                    | ..                           | 1 6 2               | ..                    | 2                    | .. |
| 12 | 43                             | 16          | 2399                | 331           | 1254                       | 59790                  | 10604       | 3 0                     | ..                           | 8 6 8               | 10                    | 23                   | .. |
| 13 | 3                              | ..          | 253                 | 7             | 55                         | 5153                   | 234         | 1 0                     | 3                            | ..                  | ..                    | ..                   | .. |
| 14 | ..                             | ..          | ..                  | ..            | ..                         | 2715                   | 114         | ..                      | ..                           | 1 0 4               | ..                    | ..                   | .. |
| 15 | 70                             | ..          | 2590                | 409           | 1103                       | 58527                  | 9030        | 2 9½                    | ..                           | 8 6 8               | 79                    | 42                   | .. |
| 16 | 503                            | 120         | 28465               | 4504          | 10622                      | 574209                 | 85244       | ..                      | 3                            | 72 11 10            | 309                   | 284                  | .. |
|    | 4                              | ..          | 275                 | 26            | 74                         | 16933                  | 869         | 1 0                     | ..                           | ..                  | ..                    | ..                   | .. |
|    | 507                            | 120         | 28740               | 4530          | 10696                      | 591142                 | 86113       | ..                      | 3                            | 72 11 10            | 309                   | 284                  | .. |
| 1  | 107                            | 43          | 5369                | 1318          | 3890                       | 139975                 | 23459       | 3 3                     | ..                           | 26 0 0              | 285                   | 70                   | .. |
| 2  | 60                             | ..          | 3323                | 526           | 901                        | 64445                  | 10686       | 3 0                     | ..                           | 11 0 0              | 192                   | 23                   | .. |
| 3  | 14                             | 10          | 689                 | 383           | 581                        | 22620                  | 3846        | 2 11½                   | ..                           | 5 18 6              | 50                    | 20                   | .. |
| 4  | 7                              | ..          | 489                 | 144           | 229                        | 10696                  | 1641        | 2 6                     | ..                           | 2 5 0               | ..                    | 6                    | .. |
| 5  | 2                              | ..          | 86                  | 7             | 15                         | 1717                   | 225         | 2 11½                   | ..                           | ..                  | ..                    | ..                   | .. |
| 6  | 8                              | ..          | 456                 | 126           | 220                        | 10749                  | 1520        | 2 9                     | ..                           | 2 13 4              | ..                    | 6                    | .. |
| 7  | 11                             | ..          | 773                 | 221           | 432                        | 20076                  | 3461        | 3 0                     | ..                           | 5 2 8               | 29                    | 20                   | .. |
| 8  | 28                             | 4           | 1427                | 300           | 580                        | 42793                  | 8007        | 3 6                     | ..                           | 9 3 4               | 193                   | 37                   | .. |
| 9  | 12                             | ..          | 677                 | 242           | 171                        | 21150                  | 3695        | 3 6                     | ..                           | 4 8 0               | ..                    | 8                    | .. |
| 10 | 6                              | ..          | 447                 | 29            | 105                        | 12376                  | 1922        | 3 0                     | ..                           | 2 4 2               | 8                     | 3                    | .. |
| 11 | 12                             | ..          | 819                 | 141           | 432                        | 15074                  | 2228        | 2 9                     | ..                           | 6 11 2              | 52                    | 2                    | .. |
| 12 | 230                            | 51          | 12097               | 3892          | 5221                       | 286246                 | 48448       | 3 0                     | ..                           | 50 7 5              | 1267                  | 157                  | .. |
| 13 | 350                            | 180         | 21030               | 3731          | 5988                       | 507473                 | 85622       | 3 0                     | ..                           | 63 18 8             | 2375                  | 288                  | .. |
| 14 | 38                             | 5           | 2380                | 404           | 702                        | 52714                  | 8481        | 3 0                     | ..                           | 8 10 0              | 184                   | 14                   | .. |
| 15 | 2                              | ..          | 165                 | ..            | ..                         | 3160                   | 604         | 3 9                     | ..                           | ..                  | ..                    | ..                   | .. |
| 16 | 71                             | 36          | 4550                | 1151          | 2255                       | 107671                 | 18891       | 3 0                     | ..                           | 10 0 0              | 80                    | 65                   | .. |
| 17 | 18                             | ..          | 1108                | 244           | 628                        | 30810                  | 5418        | 3 0½                    | ..                           | 7 12 8              | 20                    | 18                   | .. |
| 18 | 19                             | 4           | 1555                | 253           | 648                        | 27919                  | 4464        | 3 0                     | ..                           | 5 19 4              | 40                    | 22                   | .. |
| 19 | 995                            | 333         | 57440               | 13117         | 22998                      | 1377664                | 232618      | ..                      | ..                           | 221 14 3            | 4775                  | 764                  | .. |
|    | ..                             | 10          | 375                 | 25            | ..                         | 797                    | ..          | ..                      | ..                           | 0 13 10             | ..                    | ..                   | .. |
|    | ..                             | 71          | 5500                | 2640          | 2494                       | 234167                 | 5161        | ..                      | ..                           | 1 9 8               | ..                    | 35                   | .. |
| 20 | 995                            | 414         | 63315               | 15782         | 25492                      | 1612628                | 237779      | ..                      | ..                           | 223 17 9            | 4775                  | 799                  | .. |
| 1  | 4                              | ..          | 297                 | 101           | 238                        | 10077                  | 2144        | 3 4                     | ..                           | 3 15 10             | ..                    | ..                   | .. |
| 2  | 3                              | 2           | 200                 | 30            | 91                         | 6305                   | 1022        | 3 4                     | ..                           | 1 5 0               | ..                    | 6                    | .. |
| 3  | 206                            | 134         | 12575               | 3436          | 6278                       | 335238                 | 62727       | 3 4                     | ..                           | 40 0 0              | 1349                  | 301                  | .. |
| 4  | 1                              | ..          | 114                 | ..            | 49                         | 2661                   | 488         | 3 9                     | ..                           | ..                  | ..                    | ..                   | .. |
| 5  | 1                              | ..          | 120                 | ..            | 44                         | 3571                   | 636         | 3 4½                    | ..                           | 1 0 10              | ..                    | 2                    | .. |
| 6  | 4                              | ..          | 342                 | 54            | 271                        | 13857                  | 2785        | 4 0                     | ..                           | ..                  | 10                    | 3                    | .. |
| 7  | 86                             | 44          | 6140                | 1297          | 2065                       | 141751                 | 22423       | 2 11½                   | ..                           | 17 16 4             | 495                   | 135                  | .. |
| 8  | 1                              | ..          | 99                  | 18            | 33                         | 2423                   | 518         | 4 0½                    | ..                           | 0 16 0              | ..                    | 2                    | .. |
| 9  | 35                             | 5           | 1935                | 254           | 921                        | 53362                  | 9397        | 3 0                     | ..                           | 8 6 8               | ..                    | 8                    | .. |
| 10 | 5                              | 3           | 350                 | 9             | 186                        | 10776                  | 2306        | 3 11                    | ..                           | ..                  | 31                    | 18                   | .. |
| 11 | 2                              | ..          | 187                 | 55            | 86                         | 5863                   | 1084        | 4 0                     | ..                           | ..                  | ..                    | ..                   | .. |
| 12 | 7                              | ..          | 555                 | 213           | 213                        | 24603                  | 4882        | 4 0                     | ..                           | ..                  | ..                    | 3                    | .. |
| 13 | 7                              | ..          | 508                 | 90            | 50                         | 14430                  | 2382        | 4 0                     | ..                           | 3 15 0              | ..                    | 2                    | .. |
| 14 | 1                              | ..          | 63                  | 2             | 2                          | 1104                   | 170         | 4 0                     | ..                           | ..                  | ..                    | ..                   | .. |
| 15 | 10                             | ..          | 572                 | ..            | 70                         | 8857                   | 1723        | 2 11½                   | ..                           | 5 8 4               | ..                    | ..                   | .. |
| 16 | 211                            | 119         | 11983               | 2722          | 8200                       | 260162                 | 49359       | 2 10¾                   | ..                           | 50 19 11            | 786                   | 132                  | .. |
| 17 | 120                            | 49          | 8021                | 3608          | 4882                       | 189181                 | 38659       | 3 4                     | ..                           | ..                  | ..                    | 111                  | .. |
| 18 | 5                              | ..          | 379                 | 43            | 162                        | 10570                  | 1848        | 3 4                     | ..                           | 0 13 1              | ..                    | 5                    | .. |

| NAME OF SOCIETY.                          | No. of Mem- bers. | LIABILITIES.   |   |                 | ASSETS.   |                          |                   |                          |                                 |
|---|-------------------|----------------|---|-----------------|---|--------------------------|-------------------|--------------------------|---------------------------------|
|   |                   | Share Capital. | Loans, including any Over- draft from Bank. | Re- serve Fund. | Value of Land, Bldings, Machin- ery, and Fixed Stock. | Value of Stock in Trade. | Investments.      |                          | Owing to the Society for Goods. |
|   |                   |                |   |                 |   |                          | House Prop- erty. | All other Invest- ments. |                                 |
|   |                   | £              | £   | £               | £   | £                        | £                 | £                        | £                               |
| ROCHDALE DISTRICT - Con.                  |                   |                |   |                 |   |                          |                   |                          |                                 |
| Small Bridge Conservative                 | 220               | 3879           | 428   | ..              | 475   | 370                      | ..                | 9657                     | ..                              |
| Smithy Bridge .....                       | 160               | 3471           | 276   | 74              | 1181  | 355                      | ..                | 2619                     | 47                              |
| Steps (Smallbridge) .....                 | 350               | 5677           | 307   | 408             | 610   | 885                      | 3257              | 2026                     | 108                             |
| Summerseat & Br'ksb'tt'ns                 | 165               | 2544           | 1513  | 150             | 1394  | 694                      | 450               | 2156                     | 336                             |
| Tottington Industrial .....               | 1129              | 21964          | 4191  | 986             | 4472  | 2644                     | 5921              | 15182                    | 519                             |
| " Equitable .....                         | 143               | 2102           | 262   | 174             | 100   | 442                      | ..                | 2298                     | ..                              |
| Turn .....                                | 96                | 1494           | ..  | 70              | ..  | 199                      | ..                | 1573                     | 12                              |
| Wardle .....                              | 242               | 4322           | 1540  | 294             | 4830  | 652                      | ..                | 1119                     | 43                              |
| Whitworth .....                           | 804               | 11082          | ..  | 215             | 3825  | 2859                     | 2000              | 3883                     | ..                              |
| Woolfold .....                            | 576               | 8826           | 188   | 82              | 1028  | 1408                     | 6374              | 1145                     | ..                              |
| Productive Society :-                     | 46880             | 729760         | 71684                                       | 39314           | 199799  | 125371                   | 245827            | 316544                   | 4726                            |
| Rochdale Corn Mill .....                  | 654               | 57920          | ..  | ..              | 19669   | 17625                    | 740               | 14564                    | 6083                            |
| Total .....                               | 47534             | 787680         | 71684                                       | 39314           | 219468  | 142996                   | 246567            | 331108                   | 10809                           |
| No. 15 - ROSSENDALE DIST. -               |                   |                |   |                 |   |                          |                   |                          |                                 |
| Bacup .....                               | 2761              | 78605          | 14499                                       | 5607            | 11664   | 9981                     | 8005              | 68685                    | 5148                            |
| " Conservative .....                      | 503               | 3253           | 39  | 217             | 714   | 1508                     | 161               | 643                      | 720                             |
| Cawl Terrace .....                        | 740               | 10958          | 1787  | 649             | 1086  | 2272                     | 5825              | 2909                     | ..                              |
| Crawshawbooth .....                       | 672               | 24284          | ..  | 786             | 2998  | 2852                     | 875               | 18890                    | 839                             |
| Edenfield .....                           | 247               | 7618           | 718   | 231             | 1132  | 713                      | 2256              | 4701                     | 52                              |
| Haslingden .....                          | 2347              | 38887          | 14784                                       | 4005            | 22719   | 9777                     | 11924             | 16658                    | 573                             |
| " Conservative .....                      | 330               | 1077           | ..  | 50              | 103   | 774                      | ..                | 384                      | ..                              |
| " Grane .....                             | 43                | 201            | ..  | ..              | 3   | 95                       | ..                | ..                       | 39                              |
| Helmshore .....                           | 364               | 7015           | 933   | 614             | 647   | 1647                     | 4897              | 1967                     | 59                              |
| Love Clough .....                         | 360               | 10016          | 612   | 651             | 1076  | 2244                     | 2831              | 5512                     | 445                             |
| Lumb .....                                | 114               | 852            | 404   | ..              | 485   | 546                      | ..                | 442                      | ..                              |
| Ramsbottom Conservative .....             | 92                | 440            | ..  | 13              | 148   | 353                      | ..                | ..                       | 220                             |
| " Industrial .....                        | 2537              | 70053          | 19239                                       | 5110            | 17578   | 8205                     | 10616             | 61132                    | 79                              |
| Rawtenstall Conservative .....            | 1206              | 13485          | 1492  | 495             | 3124  | 4444                     | 4628              | 4195                     | 939                             |
| " Industrial .....                        | 583               | 3978           | 9969  | 55              | 3898  | 2646                     | 5885              | 1150                     | 955                             |
| Stacksteads .....                         | 507               | 3803           | 3897  | 332             | 3361  | 2359                     | 1466              | 748                      | 580                             |
| Tunstead .....                            | 367               | 4487           | 612   | ..              | 1509  | 1277                     | ..                | 2309                     | 583                             |
| Water .....                               | 178               | 1971           | 84  | 4               | 315   | 841                      | ..                | 1110                     | 188                             |
| Waterfoot .....                           | 546               | 6449           | 3681  | ..              | 7056  | 2238                     | 1750              | 780                      | 595                             |
| Whitewell Bottom .....                    | 296               | 2968           | 362   | 177             | 1811  | 1300                     | ..                | 875                      | 240                             |
| Total .....                               | 14793             | 290400         | 73117                                       | 18996           | 81427   | 56072                    | 60509             | 193090                   | 12254                           |
| No. 16 - SOUTH YORKSHIRE DISTRICT -       |                   |                |   |                 |   |                          |                   |                          |                                 |
| Bakewell .....                            | 900               | 619            | ..  | 17              | 101   | 475                      | ..                | ..                       | 154                             |
| Barnsley .....                            | 21605             | 472981         | 7446  | 2414            | 155325  | 84546                    | 200123            | 86375                    | ..                              |
| Brightside and Carbrook (Sheffield) ..... | 16576             | 160490         | 1847  | 4733            | 54106   | 58918                    | 31669             | 40919                    | 4514                            |
| Chesterfield Provident .....              | 1110              | 3273           | 2837  | 374             | 4038  | 3131                     | ..                | 649                      | 301                             |
| Clown .....                               | 470               | 7018           | 3992  | 380             | 3735  | 1591                     | 5987              | 870                      | ..                              |
| Conisboro' .....                          | 216               | 548            | ..  | 15              | 24  | 783                      | ..                | ..                       | ..                              |
| Denaby Main .....                         | 615               | 10793          | 446   | 1501            | 1596  | 1487                     | 8476              | 2030                     | 470                             |
| Doncaster .....                           | 7158              | 87652          | 3072  | 4970            | 50117   | 26763                    | 12485             | 8991                     | 1767                            |
| Ecclesall (Sheffield) .....               | 9614              | 68409          | 2442  | 3123            | 27997   | 31683                    | 12457             | 10939                    | ..                              |
| Eckington .....                           | 309               | 2631           | 376   | ..              | 622   | 754                      | ..                | 1841                     | ..                              |
| Handsworth Woodhouse .....                | 695               | 6529           | 511   | 965             | 6022  | 2707                     | ..                | 446                      | 462                             |
| Hasland .....                             | 458               | 1519           | 952   | 31              | 1650  | 806                      | ..                | 486                      | 155                             |
| Heath and Williamthorpe .....             | 121               | 413            | ..  | 3               | 117   | 371                      | ..                | 237                      | 40                              |
| Killamarsh .....                          | 370               | 3471           | 500   | 500             | 1048  | 1139                     | 1200              | 685                      | 187                             |
| Kilnhurst .....                           | 680               | 13946          | 1907  | 1155            | 1922  | 3850                     | 3732              | 8617                     | ..                              |
| Masboro' .....                            | 5539              | 96944          | 4410  | 5127            | 83430   | 23493                    | 18693             | 37510                    | 4532                            |
| Matlock Bank .....                        | 708               | 3779           | 2349  | 90              | 2750  | 2579                     | ..                | 500                      | 785                             |
| Mexboro' .....                            | 1232              | 8383           | 3863  | 180             | 7734  | 5714                     | ..                | 1388                     | 300                             |
| Oughtybridge .....                        | 433               | 3608           | ..  | 520             | 1312  | 862                      | ..                | 2276                     | 673                             |
| Oxcroft .....                             | 79                | 149            | ..  | 5               | 12  | 238                      | ..                | 7                        | 50                              |

| No of<br>Employees on<br>Dec. 31st. |                  |                           | EXPENSES.          |                | Interest<br>on<br>Share<br>Capital. | Sales<br>during the<br>Year. | PROFIT.                            |  |                        |                                    |                                   |      |     |
|-------------------------------------|------------------|---------------------------|--------------------|----------------|-------------------------------------|------------------------------|------------------------------------|--|------------------------|------------------------------------|-----------------------------------|------|-----|
| Distributive.                       | Pro-<br>ductive. | Salaries<br>and<br>Wages. | Depre-<br>ciation. | Net<br>Profit. |                                     |                              | Average<br>Divi-<br>dend<br>per £. | Am't<br>Paid as<br>Bonus<br>on<br>Wages. | Subscriptions.         |                                    |                                   |      |     |
|                                     |                  |                           |                    |                |                                     |                              |                                    |  | Co-operative<br>Union. | Educa-<br>tional<br>Pur-<br>poses. | Chari-<br>table<br>Pur-<br>poses. |      |     |
|                                     |                  |                           | £                  | £              | £                                   | £                            | £                                  | s. d.                                    | £                      | £                                  | s. d.                             | £    | £   |
| 19                                  |                  |                           |                    |                |                                     | 5367                         | 1207                               |  |                        |                                    |                                   |      |     |
| 20                                  | 2                |                           | 187                | 55             | 132                                 | 5098                         | 882                                | 3 3                                      |                        | 1 6 8                              |                                   |      |     |
| 21                                  | 4                |                           | 240                | 110            | 240                                 | 8046                         | 1591                               | 4 0                                      |                        |                                    |                                   |      | 2   |
| 22                                  | 3                |                           | 212                | 94             | 108                                 | 6365                         | 1016                               | 3 4                                      | 10                     | 1 6 8                              |                                   |      | 5   |
| 23                                  | 16               | 5                         | 1159               | 294            | 1008                                | 29596                        | 5850                               | 3 2                                      |                        | 8 6 8                              |                                   | 116  | 2   |
| 24                                  | 2                |                           | 120                | 20             |                                     | 4509                         | 940                                | 3 6                                      |                        |                                    |                                   |      |     |
| 25                                  | 2                |                           | 116                | 30             | 60                                  | 3705                         | 634                                | 3 4 3                                    |                        | 0 15 0                             |                                   |      | 2   |
| 26                                  | 3                |                           | 206                | 84             | 177                                 | 6401                         | 1132                               | 3 2                                      |                        | 2 0 4                              |                                   |      |     |
| 27                                  | 14               | 8                         | 1002               | 236            | 473                                 | 24706                        | 4566                               | 3 4                                      |                        | 15 5 0                             |                                   | 59   | 19  |
| 28                                  | 8                |                           | 561                | 73             | 355                                 | 13561                        | 3000                               | 3 3 1                                    |                        | 5 0 0                              |                                   | 50   | 16  |
| 29                                  | 763              | 369                       | 48303              | 12928          | 26394                               | 1202145                      | 225371                             |  | 10                     | 157 17 4                           |                                   | 2896 | 774 |
|                                     |                  | 67                        | 5174               | 1581           | 794                                 | 167017                       | 1442                               |  |                        | 5 5 0                              |                                   |      |     |
|                                     | 763              | 436                       | 53477              | 14509          | 27188                               | 1369162                      | 226813                             |  | 10                     | 163 2 4                            |                                   | 2896 | 774 |
| 1                                   | 58               | 35                        | 5238               | 531            | 2870                                | 94607                        | 17248                              | 3 4 1                                    |                        | 8 6 8                              |                                   | 285  | 106 |
| 2                                   | 5                |                           | 437                | 38             | 112                                 | 6594                         |                                    | 2 6 3                                    |                        | 4 5 2                              |                                   |      | 8   |
| 3                                   | 9                |                           | 580                | 117            | 452                                 | 21134                        | 4433                               | 3 10                                     |                        |                                    |                                   | 50   |     |
| 4                                   | 10               | 2                         | 694                | 125            | 917                                 | 24152                        | 5769                               | 4 0                                      |                        | 5 11 2                             |                                   |      | 19  |
| 5                                   | 3                | 2                         | 363                | 59             | 295                                 | 7085                         | 1401                               | 3 3                                      |                        | 1 19 8                             |                                   |      | 1   |
| 6                                   | 59               | 24                        | 2304               | 578            | 1598                                | 65308                        | 10637                              | 3 0                                      |                        | 8 6 8                              |                                   | 239  | 10  |
| 7                                   | 3                |                           | 198                | 6              | 40                                  | 3354                         | 513                                | 3 0                                      |                        |                                    |                                   | 10   |     |
| 8                                   | 1                |                           | 70                 | 2              | 8                                   | 1217                         | 104                                | 2 2                                      |                        |                                    |                                   |      |     |
| 9                                   | 4                |                           | 349                | 137            | 261                                 | 10272                        | 2003                               | 3 6                                      |                        | 2 18 2                             |                                   |      | 13  |
| 10                                  | 6                |                           | 456                | 96             | 351                                 | 13512                        | 3018                               | 4 0                                      |                        | 3 0 2                              |                                   | 32   | 10  |
| 11                                  |                  |                           |                    |                |                                     | 4114                         | 849                                |  |                        |                                    |                                   |      |     |
| 12                                  |                  |                           | 86                 |                | 16                                  | 1463                         | 168                                | 3 0                                      |                        |                                    |                                   |      |     |
| 13                                  | 49               | 41                        | 2063               | 712            | 1657                                | *58560                       | 10769                              | 3 0                                      |                        | 10 0 0                             |                                   | 174  | 24  |
| 14                                  | 16               |                           | 1098               | 236            | 428                                 | 32317                        | 7402                               | 3 11                                     |                        |                                    |                                   |      | 11  |
| 15                                  | 11               | 6                         | 717                | 31             | 152                                 | 12182                        | 1666                               | 3 2                                      |                        | 4 18 10                            |                                   | 4    | 5   |
| 16                                  | 9                | 3                         | 680                | 160            | 162                                 | 13502                        | 2090                               | 3 5                                      |                        | 4 3 4                              |                                   |      | 5   |
| 17                                  | 8                |                           | 453                | 86             | 183                                 | 11542                        | 2286                               | 4 0                                      |                        |                                    |                                   |      | 8   |
| 18                                  | 2                | 1                         | 173                | 10             | 97                                  | 6326                         | 994                                | 2 3 1                                    |                        | 0 14 8                             |                                   |      | 2   |
| 19                                  | 8                | 2                         | 580                | 45             | 235                                 | 12063                        | 1744                               | 3 0                                      |                        | 4 3 4                              |                                   |      | 5   |
| 20                                  | 4                |                           | 286                | 52             | 142                                 | 10883                        | 2256                               | 4 0                                      |                        | 2 8 8                              |                                   | 2    | 3   |
|                                     | 265              | 120                       | 16825              | 3021           | 9976                                | 410187                       | 75405                              |  |                        | 60 16 6                            |                                   | 796  | 230 |
| 1                                   | 7                |                           | 253                | 12             | 24                                  | 5212                         | 496                                | 2 0                                      |                        | 2 0 0                              |                                   |      |     |
| 2                                   | 334              | 212                       | 29153              | 6315           | 22822                               | 733327                       | 105610                             | 2 7                                      |                        | 70 0 0                             |                                   | 839  | 312 |
| 3                                   | 394              | 52                        | 18147              | 3066           | 7221                                | 424143                       | 59753                              | 2 6                                      |                        | 55 0 0                             |                                   | 300  | 280 |
| 4                                   | 19               | 1                         | 979                | 133            | 125                                 | 21129                        | 1879                               | 1 8                                      |                        | 7 0 10                             |                                   | 44   | 7   |
| 5                                   | 10               |                           | 658                | 118            | 336                                 | 16950                        | 2128                               | 2 5                                      | 60                     | 3 13 8                             |                                   | 20   | 9   |
| 6                                   | 4                |                           | 249                |                | 25                                  | 4683                         | 575                                | 2 5 1                                    |                        |                                    |                                   |      |     |
| 7                                   | 13               |                           | 902                | 91             | 514                                 | 23521                        | 5095                               | 4 6                                      |                        | 4 16 1                             |                                   | 50   |     |
| 8                                   | 165              | 60                        | 7479               | 1588           | 3345                                | 162400                       | 18616                              | 1 9 1                                    | 200                    | 25 0 0                             |                                   | 253  | 126 |
| 9                                   | 193              | 37                        | 9736               | 2050           | 3144                                | 216365                       | 30624                              | 2 4                                      | 1120                   | 30 0 0                             |                                   | 170  | 106 |
| 10                                  |                  |                           |                    |                |                                     | 6501                         | 537                                |  |                        | 2 10 0                             |                                   |      |     |
| 11                                  | 18               |                           | 1043               | 279            | 297                                 | 25101                        | 3788                               | 2 6                                      |                        | 5 18 7                             |                                   | 40   | 9   |
| 12                                  | 6                |                           | 353                | 28             | 69                                  | *5758                        | 456                                | 1 11 1                                   |                        | 3 15 0                             |                                   | 1    | 4   |
| 13                                  | 2                |                           | 69                 | 3              | 12                                  | 1487                         | 74                                 | 1 0                                      |                        |                                    |                                   |      |     |
| 14                                  | 8                |                           | 526                | 55             | 154                                 | 13064                        | 2060                               | 2 6                                      | 50                     | 2 17 10                            |                                   | 25   |     |
| 15                                  | 12               | 1                         | 818                | 132            | 660                                 | 23004                        | 3976                               | 2 8 1                                    |                        | 5 17 0                             |                                   | 36   | 16  |
| 16                                  | 164              | 44                        | 8253               | 1698           | 3860                                | 178048                       | 23772                              | 2 3                                      | 66                     | 31 8 4                             |                                   | 234  | 80  |
| 17                                  | 14               |                           | 771                | 95             | 188                                 | 12895                        | 990                                | 1 8                                      | 18                     | 5 4 0                              |                                   |      | 5   |
| 18                                  | 24               | 9                         | 1097               |                | 377                                 | 28029                        | 2822                               | 1 10 1                                   | 32                     | 5 0 0                              |                                   | 2    | 4   |
| 19                                  | 6                |                           | 423                | 27             | 175                                 | 13156                        | 1806                               | 3 1                                      |                        | 3 10 10                            |                                   |      | 5   |
| 20                                  | 1                |                           | 3                  |                | 2                                   | 478                          | 49                                 | 1 9                                      |                        | 0 5 0                              |                                   |      |     |

\* Nine months' trading.

+ Donation.

| NAME OF SOCIETY.                                  | No. of Members. | LIABILITIES.   |  |               | ASSETS.   |                          |                 |                        |                                 |
|---|-----------------|----------------|--|---------------|---|--------------------------|-----------------|------------------------|---------------------------------|
|   |                 | Share Capital. | Loans, including any Over-draft from Bank. | Reserve Fund. | Value of Land, Buildings, Machinery, and Fixed Stock. | Value of Stock in Trade. | Investments.    |                        | Owing to the Society for Goods. |
|   |                 |                |  |               |   |                          | House Property. | All other Investments. |                                 |
|   |                 | £              | £  | £             | £   | £                        | £               | £                      | £                               |
| SOUTH YORKSHIRE DIST.— <i>Con.</i>                |                 |                |  |               |   |                          |                 |                        |                                 |
| aPilsley .....                                    | 495             | 3782           | 500  | 125           | 3249  | 1630                     | ..              | 225                    | 992                             |
| Pioneer and Industrial Provident (Staveley) ..... | 21              | 95             | ..   | ..            | 9   | 256                      | ..              | ..                     | 34                              |
| Pontefract .....                                  | 3022            | 9162           | 722  | 4863          | 2927  | ..                       | 1357            | 73                     | 23                              |
| Sheffield .....                                   | 711             | 7412           | 1008                                       | 826           | 6475  | 865                      | ..              | 1957                   | 188                             |
| Staveley Town .....                               | 525             | 5653           | ..   | 350           | 282   | 2130                     | 3708            | 1270                   | 453                             |
| Stocksbridge .....                                | 2611            | 64745          | 6157                                       | 1373          | 10342   | 7316                     | 7743            | 42691                  | ..                              |
| Whittington .....                                 | 440             | 1841           | 1145                                       | 147           | 2124  | 2289                     | ..              | ..                     | 26                              |
| Workshop .....                                    | 1723            | 36937          | 362  | 1000          | 7395  | 6351                     | 14611           | 12434                  | 1143                            |
|   | 77836           | 1082782        | 46122                                      | 30646         | 388397  | 275654                   | 320884          | 264700                 | 17273                           |
| Productive Societies:                             |                 |                |  |               |   |                          |                 |                        |                                 |
| Sheffield Builders .....                          | 53              | 222            | 116  | ..            | 40  | 67                       | ..              | 1                      | 266                             |
| „ Cutlery .....                                   | 60              | 1155           | 150  | 193           | 208   | 1136                     | ..              | 177                    | 212                             |
| „ Federated Cutlers ..                            | 80              | 414            | 281  | 10            | ..  | 253                      | ..              | ..                     | 206                             |
| „ Trade Union Sheep Shear Manufacturing ..        | 75              | 1719           | ..   | 2135          | 3200  | 2617                     | ..              | ..                     | 2624                            |
| Total .....                                       | 78104           | 1086292        | 46669                                      | 32984         | 391845  | 279727                   | 320884          | 264878                 | 20581                           |
| WHOLESALE SOCIETY—                                | 1               |                |  | 11            |   |                          |                 | 11                     |                                 |
| Co-op Wholesale Society..                         | 1133            | 1043030        | 1797590                                    | 269712        | 1489802   | 1604809                  | 4068            | 667228                 | 513985                          |
| SPECIAL SOCIETY—                                  |                 |                |  | A             |   |                          |                 |                        |                                 |
| Co-operative Insurance (Manchester)               | 626             | 10452          | ..   | 123991        | ..  | ..                       | 20687           | 115514                 | 1288                            |
| ISLE OF MAN—                                      |                 |                |  |               |   |                          |                 |                        |                                 |
| Douglas .....                                     | 40              | 70             | 80   | ..            | 20  | 111                      | ..              | ..                     | 57                              |
| aFoxdale .....                                    | 203             | 601            | ..   | 746           | 230   | 940                      | ..              | ..                     | 463                             |
| Laxey Industrial .....                            | 420             | 4266           | ..   | 134           | 745   | 2181                     | ..              | 1771                   | 269                             |
| „ Old Equitable .....                             | 200             | 1815           | ..   | 151           | 75  | 1052                     | ..              | 855                    | 309                             |
| Total .....                                       | 863             | 6752           | 80   | 1031          | 1070  | 4284                     | ..              | 2626                   | 1098                            |

(i) Societies representing 1,445,099 individual members.

(ii) Exclusive of 2,000 Ordinary Shares of £10 each paid up in the Manchester Ship Canal Company, and 7,500 shares of £1 each paid up in the Gilsland Convalescent Home.

(iii) Including Shipping, Creameries, Purchasing Depôts, &amp;c.

(iv) Distributive only.



|    | No of<br>Employees on<br>Dec. 31st. |             | EXPENSES.                 |                    | Interest<br>on<br>Share<br>Capital. | Sales<br>during the<br>Year. | PROFIT.        |   |  |                        |                                    |                                   |  |
|----|-------------------------------------|-------------|---------------------------|--------------------|-------------------------------------|------------------------------|----------------|---|--|------------------------|------------------------------------|-----------------------------------|--|
|    | Distributive.                       | Productive. | Salaries<br>and<br>Wages. | Depre-<br>ciation. |                                     |                              | Net<br>Profit. | Aver-<br>age<br>Divi-<br>dend<br>per £. | Am't<br>Paid as<br>Bonus<br>on<br>Wages. | Subscriptions.         |                                    |                                   |  |
|    |                                     |             |                           |                    |                                     |                              |                |   |  | Co-operative<br>Union. | Educa-<br>tional<br>Pur-<br>poses. | Chari-<br>table<br>Pur-<br>poses. |  |
|    |                                     |             | £                         | £                  | £                                   | £                            | £              | s. d.                                   | £  | £ s. d.                | £                                  | £                                 |  |
| 21 | 9                                   | ..          | 731                       | 29                 | 143                                 | 16872                        | 2510           | 2 10½                                   | ..                                       | ..                     | 3                                  | ..                                |  |
| 22 | 1                                   | ..          | ..                        | ..                 | ..                                  | 1013                         | 185            | 2 0                                     | ..                                       | ..                     | ..                                 | ..                                |  |
| 23 | 43                                  | ..          | 2102                      | 351                | 326                                 | 50683                        | 5687           | 2 4                                     | ..                                       | ..                     | ..                                 | ..                                |  |
| 24 | 6                                   | ..          | 369                       | 111                | 293                                 | 5675                         | 744            | 2 0                                     | ..                                       | 6 5 0                  | 6                                  | ..                                |  |
| 25 | 10                                  | 3           | 578                       | 44                 | 235                                 | 18883                        | 2781           | 2 6                                     | 10                                       | 3 11 8                 | 12                                 | ..                                |  |
| 26 | 45                                  | 7           | 2914                      | 672                | 3206                                | 74941                        | 15130          | 3 0                                     | ..                                       | 10 0 0                 | 60                                 | 26                                |  |
| 27 | 10                                  | ..          | 406                       | 50                 | 60                                  | 10064                        | 691            | 2 0                                     | ..                                       | 2 15 0                 | 15                                 | ..                                |  |
| 28 | 46                                  | 3           | 2419                      | 253                | 1652                                | 56860                        | 6699           | 2 0                                     | ..                                       | 10 0 0                 | ..                                 | 23                                |  |
|    | 1564                                | 429         | 90431                     | 17200              | 49265                               | 2150242                      | 299533         | ..                                      | 1556                                     | 296 8 10               | 2110                               | 1012                              |  |
| 29 | ..                                  | 12          | 429                       | 6                  | ..                                  | 1002                         | ..             | ..                                      | ..                                       | 0 7 2                  | ..                                 | ..                                |  |
| 30 | ..                                  | 40          | 790                       | 35                 | 50                                  | 1579                         | 174            | ..                                      | ..                                       | 0 10 0                 | ..                                 | ..                                |  |
| 31 | ..                                  | 38          | 684                       | ..                 | ..                                  | 1199                         | ..             | ..                                      | ..                                       | 0 13 4                 | ..                                 | ..                                |  |
| 32 | ..                                  | 63          | 5792                      | 100                | 170                                 | 14023                        | 1429           | ..                                      | 536                                      | ..                     | ..                                 | ..                                |  |
|    | 1564                                | 582         | 98126                     | 17341              | 49485                               | 2168045                      | 301196         | ..                                      | 2092                                     | 297 19 4               | 2110                               | 1012                              |  |
| 1  | 2119                                | 11198       | 179679                    | 17412              | 51578                               | 19333142                     | 348882         | 0 4                                     | ..                                       | 250 0 0                | 78                                 | 6287                              |  |
|    |                                     |             |                           |                    |                                     |                              |                |   |  |                        |                                    |                                   |  |
| 1  | B 89                                | ..          | 7327                      | 350                | 638                                 | C 40761                      | 2168           | D 2 0                                   | ..                                       | 20 0 0                 | ..                                 | 121                               |  |
| 1  | 1                                   | ..          | 62                        | 4                  | 6                                   | 816                          | ..             | ..                                      | ..                                       | ..                     | ..                                 | ..                                |  |
| 2  | 4                                   | 2           | 321                       | 70                 | 24                                  | 4298                         | 426            | 2 0                                     | ..                                       | ..                     | ..                                 | ..                                |  |
| 3  | 10                                  | 5           | 490                       | 75                 | 194                                 | 11980                        | 1583           | 2 11½                                   | ..                                       | ..                     | ..                                 | ..                                |  |
| 4  | 5                                   | 2           | 277                       | ..                 | 80                                  | 5680                         | 736            | 3 8                                     | ..                                       | ..                     | ..                                 | ..                                |  |
|    | 20                                  | 9           | 1150                      | 149                | 304                                 | 22774                        | 2745           | ..                                      | ..                                       | ..                     | ..                                 | ..                                |  |

A Including Insurance Funds. B Including 30 Full time Agents.

C Premiums.

D 2s. on Fidelity Premiums and 1s. 8d. on Fire Premiums.

[illegible]

## NORTH-WESTERN SECTION.

[illegible]

## SCOTTISH

RETURN OF TRADE, &c., of Co-operative Societies in the Counties of ABER-  
DUMFRIES, EDINBURGH, ELGIN, FIFE, FORFAR, HADDINGTON, INVERNESS,  
ROXBURGH, SELKIRK, and STIRLING, for 1903,

a These particulars are taken from our last year's returns. b These particulars are taken  
this office or

| NAME OF SOCIETY.                             | No. of<br>Mem-<br>bers. | LIABILITIES.      |   |                       |   | ASSETS.                           |              |               |   |
|--|-------------------------|-------------------|---|-----------------------|---|-----------------------------------|--------------|---------------|---|
|  |                         | Share<br>Capital. | Loans,<br>Includ-<br>ing any<br>Over-<br>draft<br>from<br>Bank. | Re-<br>serve<br>Fund. | Value of<br>Land,<br>Bldings,<br>Machin-<br>ery, and<br>Fixed<br>Stock. | Value of<br>Stock<br>in<br>Trade. | Investments. |               | Owing<br>to the<br>Society<br>for<br>Goods. |
|  |                         | £                 | £   | £                     | £   | £                                 | £            | £             | £   |
| <b>No. 1—AYRSHIRE DISTRICT—</b>              |                         |                   |   |                       |   |                                   |              |               |   |
| Annbank .....                                | 300                     | 1547              | 2096  | 74                    | 2827  | 1099                              | 750          | 659           | 322   |
| Ardrossan .....                              | 1100                    | 3901              | 11347   | 850                   | 5482  | 3847                              | ..           | 6007          | 2175  |
| Auchinleck .....                             | 573                     | 5495              | 1799  | 404                   | 3275  | 2886                              | ..           | 2227          | 607   |
| Beith .....                                  | 710                     | 1741              | 11406   | 775                   | 5150  | 3031                              | 1834         | 3820          | 1308  |
| Carriek (Maybole) .....                      | 821                     | 10050             | 933   | 470                   | 4541  | 2710                              | 1078         | 3252          | 1315  |
| Catrine .....                                | 600                     | 10547             | ..  | 347                   | 3859  | 2671                              | ..           | 5284          | 381   |
| Crosshouse (Kilmarnock) ..                   | 651                     | 13847             | 137   | 317                   | 3138  | 3520                              | ..           | 8937          | ..  |
| Dalmellington .....                          | 330                     | 3421              | 94  | 203                   | 1061  | 1476                              | ..           | 1809          | 815   |
| Dalry .....                                  | 329                     | 3891              | 94  | ..                    | 1708  | 1134                              | ..           | 1641          | ..  |
| Darvel .....                                 | 866                     | 20563             | 5089  | 723                   | 9352  | 4923                              | 2374         | 10309         | 1326  |
| Dreghorn (Irvine).....                       | 540                     | 15472             | 72  | 314                   | 4204  | 2796                              | 5028         | 4682          | 131   |
| Fergushill .....                             | 181                     | 2647              | 20  | 96                    | 666   | 879                               | ..           | 1050          | ..  |
| Galston .....                                | 1110                    | 14336             | 550   | 1658                  | 10276   | 5943                              | 400          | 3210          | 1153  |
| Glenbuck .....                               | 144                     | 1607              | ..  | 108                   | 27  | 305                               | ..           | 1653          | ..  |
| Hurlford .....                               | 732                     | 10692             | ..  | 110                   | 6021  | 2686                              | ..           | 3136          | 187   |
| Irvine and Fullarton .....                   | 514                     | 5187              | 1552  | 200                   | 3354  | 1780                              | ..           | 2547          | ..  |
| Kilbirnie .....                              | 1116                    | 21507             | 3391  | 708                   | 7329  | 6234                              | 5105         | 6678          | 2551  |
| Kilmarnock Equitable .....                   | 6169                    | 116332            | 1503  | 952                   | 64567   | 20923                             | 5834         | 31788         | ..  |
| Kilwinning .....                             | 663                     | 15247             | 3300  | 298                   | 6195  | 4499                              | ..           | 3111          | 578   |
| Kirkconnel .....                             | 105                     | 402               | 13  | ..                    | 59  | 306                               | ..           | 134           | 86  |
| Largs .....                                  | 118                     | 306               | 629   | 52                    | 466   | 264                               | ..           | 234           | 270   |
| Mauchline .....                              | 580                     | 12342             | 724   | 540                   | 1380  | 2549                              | 4521         | 6653          | 1598  |
| Millport .....                               | 100                     | 807               | ..  | 91                    | 22  | 236                               | ..           | 711           | 112   |
| Muirkirk .....                               | 660                     | 1835              | 7415  | 429                   | 2698  | 2674                              | ..           | 4344          | ..  |
| New Cumnock .....                            | 433                     | 1190              | 4751  | 454                   | 886   | 2344                              | 3500         | 463           | ..  |
| Newmilns .....                               | 1007                    | 18176             | 4495  | 615                   | 10767   | 5975                              | 522          | 3742          | 1902  |
| Old Cumnock .....                            | 233                     | 1429              | 210   | 95                    | 555   | 945                               | ..           | 892           | 230   |
| Patna .....                                  | 160                     | 2333              | 997   | 92                    | 1593  | 594                               | ..           | 1383          | 372   |
| Stevenston .....                             | 630                     | 2278              | 9766  | 515                   | 4595  | 4107                              | 200          | 5509          | ..  |
| Troon .....                                  | 403                     | 3862              | 1124  | 116                   | 1510  | 1657                              | ..           | 2008          | ..  |
|  | 21938                   | 322600            | 73507   | 11606                 | 167563  | 94993                             | 31146        | 127878        | 17469                                       |
| Productive Society: -<br>cDalry Baking ..... | ..                      | ..                | ..  | ..                    | ..  | ..                                | ..           | ..            | 31  |
| <b>Total .....</b>                           | <b>21938</b>            | <b>322600</b>     | <b>73507</b>  | <b>11606</b>          | <b>167563</b>   | <b>94993</b>                      | <b>31146</b> | <b>127878</b> | <b>17469</b>                                |
| <b>No. 2 BORDER COUNTIES DIST.</b>           |                         |                   |   |                       |   |                                   |              |               |   |
| Earlston .....                               | 210                     | 1244              | 923   | 70                    | 1176  | 817                               | ..           | 423           | 474   |
| Galashiels .....                             | 1266                    | 19136             | 14424   | 176                   | 17021   | 6924                              | ..           | 11833         | 3677  |
| „ Coal .....                                 | 156                     | 1070              | ..  | 340                   | 133   | 197                               | ..           | 1482          | 86  |
| „ Waverley .....                             | 1001                    | 16552             | 7874  | 392                   | 14937   | 5819                              | ..           | 6396          | 2120  |
| Hawick .....                                 | 3745                    | 53545             | 5624  | 4948                  | 23841   | 14249                             | ..           | 33949         | 5289  |
| Innerleithen .....                           | 366                     | 4873              | 1957  | 574                   | 2796  | 3400                              | ..           | 2161          | 1082  |
| Jedburgh .....                               | 498                     | 7617              | 35  | 169                   | 3654  | 1990                              | ..           | 2818          | 626   |



## SECTION.

DEEN, ARGYLE, AYR, BANFF, BUTE, CAITHNESS, CLACKMANNAN, DUMBARTON, KINCARDINE, KINROSS, LANARK, LINLITHGOW, PEEBLES, PERTH, RENFREW, arranged in their respective Conference Districts.

from the Registrar's Returns for 1902. c These societies have not made a return either to the Registrar.

| No. of<br>Employees on<br>Dec. 31st. |                  |                           | EXPENSES.          |                | Interest<br>on<br>Share<br>Capital. | Sales<br>during the<br>Year. | PROFIT.                                 |  |                        |                                    |                                   |     |
|--------------------------------------|------------------|---------------------------|--------------------|----------------|-------------------------------------|------------------------------|---|--|------------------------|------------------------------------|-----------------------------------|-----|
| Distri-<br>butive.                   | Pro-<br>ductive. | Salaries<br>and<br>Wages. | Depre-<br>ciation. | Net<br>Profit. |                                     |                              | Aver-<br>age<br>Divi-<br>dend<br>per £. | Am't<br>Paid as<br>Bonus<br>on<br>Wages. | Subscriptions.         |                                    |                                   |     |
|                                      |                  |                           |                    |                |                                     |                              |   |  | Co-operative<br>Union. | Educa-<br>tional<br>Pur-<br>poses. | Chari-<br>table<br>Pur-<br>poses. |     |
|                                      |                  |                           | £                  | £              | £                                   | £                            | s. d.                                   | £  | £ s. d.                | £                                  | £                                 |     |
| 1                                    | 7                | 3                         | 416                | 80             | 75                                  | 8410                         | 575                                     | 1 5                                      | ..                     | 2 10 0                             | 8                                 | 3   |
| 2                                    | 41               | 11                        | 2600               | 232            | 160                                 | 46444                        | 6926                                    | 3 0                                      | ..                     | 8 6 8                              | 20                                | 11  |
| 3                                    | 19               | 12                        | 944                | 197            | 275                                 | 27353                        | 4597                                    | 3 0½                                     | ..                     | 4 8 2                              | 8                                 | 20  |
| 4                                    | 20               | 9                         | 880                | 197            | 85                                  | 22673                        | 3133                                    | 2 10                                     | ..                     | 5 18 4                             | 40                                | 18  |
| 5                                    | 26               | 12                        | 1335               | 175            | 421                                 | 30171                        | 5883                                    | 3 1                                      | ..                     | 5 16 8                             | 46                                | 14  |
| 6                                    | 13               | 6                         | 487                | 70             | 366                                 | 13195                        | 2115                                    | 2 6                                      | ..                     | 4 12 10                            | 10                                | 9   |
| 7                                    | 14               | 7                         | 866                | 93             | 412                                 | 22398                        | 4211                                    | 3 2½                                     | ..                     | 4 19 6                             | 90                                | 36  |
| 8                                    | 8                | 4                         | 435                | 100            | 175                                 | 13350                        | 2140                                    | 3 0                                      | 15                     | 2 15 0                             | ..                                | 9   |
| 9                                    | 7                | 4                         | 221                | 41             | 137                                 | 9888                         | 1316                                    | 2 4                                      | ..                     | ..                                 | 7                                 | 23  |
| 10                                   | 18               | 16                        | 800                | 100            | 588                                 | 29649                        | 4703                                    | 3 0                                      | ..                     | 6 18 10                            | 10                                | 26  |
| 11                                   | 12               | 21                        | 693                | 109            | 560                                 | 20189                        | 3877                                    | 3 2½                                     | ..                     | 4 3 0                              | 82                                | 42  |
| 12                                   | 4                | 5                         | 184                | 49             | 110                                 | 7648                         | 1266                                    | 3 0                                      | ..                     | ..                                 | ..                                | 6   |
| 13                                   | 31               | 24                        | 1812               | 93             | 633                                 | 42693                        | 6358                                    | 3 0                                      | ..                     | 8 14 7                             | 9                                 | 70  |
| 14                                   | 3                | ..                        | 138                | 8              | 77                                  | 5057                         | 931                                     | 3 6½                                     | 9                      | ..                                 | ..                                | 6   |
| 15                                   | 15               | 18                        | 956                | 208            | 423                                 | 25322                        | 4282                                    | 3 0½                                     | ..                     | 3 2 10                             | ..                                | 39  |
| 16                                   | 17               | 5                         | 889                | 109            | 232                                 | 16757                        | 2570                                    | 2 7                                      | 106                    | 4 6 10                             | 53                                | 16  |
| 17                                   | 47               | 37                        | 2552               | 229            | 660                                 | 52913                        | 7609                                    | 2 10                                     | ..                     | 8 6 8                              | 22                                | 35  |
| 18                                   | 216              | 119                       | 7198               | 1813           | 4097                                | 172893                       | 21441                                   | 2 0½                                     | ..                     | 20 0 0                             | 430                               | 298 |
| 19                                   | 19               | 20                        | 1121               | 189            | 648                                 | 28823                        | 4600                                    | 2 11                                     | ..                     | 5 3 4                              | 45                                | 32  |
| 20                                   | 2                | ..                        | 152                | 40             | 16                                  | 2581                         | 98                                      | 1 6                                      | ..                     | ..                                 | ..                                | 1   |
| 21                                   | 3                | ..                        | 107                | 8              | 32                                  | 2970                         | 280                                     | 2 0                                      | 6                      | ..                                 | ..                                | ..  |
| 22                                   | 9                | 4                         | 499                | 68             | 437                                 | 15087                        | 3020                                    | 3 4                                      | ..                     | 4 14 2                             | ..                                | 24  |
| 23                                   | 2                | ..                        | 140                | 3              | 36                                  | 2323                         | 367                                     | 3 0                                      | ..                     | ..                                 | ..                                | ..  |
| 24                                   | 16               | 15                        | 773                | 140            | 91                                  | 27520                        | 4877                                    | 3 5                                      | 51                     | ..                                 | ..                                | 15  |
| 25                                   | 10               | 12                        | 768                | 136            | 60                                  | 14072                        | 1833                                    | 2 3½                                     | ..                     | 3 13 5                             | 13                                | 6   |
| 26                                   | 26               | 24                        | 1527               | 260            | 558                                 | 38209                        | 6594                                    | 3 1½                                     | ..                     | 7 17 10                            | ..                                | 38  |
| 27                                   | 6                | ..                        | 324                | 52             | 52                                  | 8279                         | 1528                                    | 2 10½                                    | ..                     | ..                                 | ..                                | 6   |
| 28                                   | 5                | 2                         | 445                | 52             | 107                                 | 9576                         | 1497                                    | 2 11½                                    | ..                     | ..                                 | ..                                | ..  |
| 29                                   | 19               | 13                        | 864                | 205            | 106                                 | 25999                        | 4093                                    | 3 0½                                     | ..                     | 5 5 0                              | 44                                | 15  |
| 30                                   | 9                | 7                         | 672                | 120            | 151                                 | 12005                        | 2015                                    | 3 0½                                     | ..                     | 3 6 8                              | 15                                | 8   |
| 31                                   | 644              | 410                       | 30798              | 5176           | 11780                               | 753947                       | 114715                                  | ..                                       | 187                    | 125 0 4                            | 952                               | 826 |
|                                      | ..               | ..                        | ..                 | ..             | ..                                  | ..                           | ..                                      | ..                                       | ..                     | ..                                 | ..                                | ..  |
|                                      | 644              | 410                       | 30798              | 5176           | 11780                               | 753947                       | 114715                                  | ..                                       | 187                    | 125 0 4                            | 952                               | 826 |
| 1                                    | 5                | 3                         | 290                | 55             | 54                                  | 5052                         | 543                                     | 2 1                                      | ..                     | 2 0 0                              | 2                                 | 2   |
| 2                                    | 40               | 44                        | 2387               | 600            | 714                                 | 50516                        | 8274                                    | 3 2                                      | ..                     | 10 5 6                             | 13                                | 3   |
| 3                                    | 6                | ..                        | 383                | 68             | 64                                  | 4398                         | 700                                     | 2 8                                      | 45                     | ..                                 | 1                                 | 8   |
| 4                                    | 47               | 22                        | 3578               | 416            | 664                                 | 38629                        | 6341                                    | 3 4                                      | ..                     | 8 4 10                             | 9                                 | 34  |
| 5                                    | 125              | 98                        | 6548               | 856            | 2177                                | 142115                       | 24972                                   | 3 4½                                     | ..                     | 15 19 4                            | 47                                | 125 |
| 6                                    | 16               | 14                        | 864                | 84             | 240                                 | 19689                        | 3295                                    | 3 3                                      | ..                     | 2 19 4                             | 5                                 | 1   |
| 7                                    | 12               | 4                         | 589                | 103            | 348                                 | 19037                        | 2298                                    | 3 0                                      | ..                     | 4 1 2                              | 12                                | 10  |

| NAME OF SOCIETY.                   | No. of Members. | LIABILITIES.   |  |                 |   | ASSETS.                  |              |        |                                 |    |
|------------------------------------|-----------------|----------------|--|-----------------|---|--------------------------|--------------|--------|---------------------------------|----|
|                                    |                 | Share Capital. | Loans, including any Over-draft from Bank. | Re-served Fund. | Value of Land, Buildings, Machinery, and Fixed Stock. | Value of Stock in Trade. | Investments. |        | Owing to the Society for Goods. |    |
|                                    |                 | £              | £  | £               | £   | £                        | £            | £      | £                               |    |
| <b>BORDER COUNTIES DIST.—Con.</b>  |                 |                |  |                 |   |                          |              |        |                                 |    |
| Kelso .....                        | 260             | 1332           | 1447                                       | 12              | 1874  | 507                      | ..           | 511    | 501                             | 8  |
| Langholm .....                     | 452             | 3509           | 2275                                       | 459             | 2953  | 2326                     | ..           | 2413   | 525                             | 9  |
| Peebles .....                      | 766             | 15081          | 2513                                       | 1265            | 8557  | 6429                     | ..           | 4100   | 2506                            | 10 |
| Riccarton Junction .....           | 56              | 484            | ..   | 39              | ..  | 223                      | ..           | 310    | 140                             | 11 |
| Selkirk .....                      | 1047            | 17738          | 1346                                       | 1000            | 9733  | 6178                     | ..           | 8288   | 2374                            | 12 |
| „ Equitable .....                  | 393             | 3016           | 5379                                       | 272             | 386   | 2418                     | 4978         | 1057   | 889                             | 13 |
| Walkerburn ..                      | 284             | 5601           | 1802                                       | 617             | 2059  | 3704                     | ..           | 2677   | 1433                            | 14 |
| Total .....                        | 10500           | 150798         | 45599                                      | 10333           | 89120   | 55181                    | 4978         | 78368  | 21722                           |    |
| <b>No. 3—CENTRAL DISTRICT—</b>     |                 |                |  |                 |   |                          |              |        |                                 |    |
| Auchinheath .....                  | 446             | 1771           | 1312                                       | 110             | 1319  | 1568                     | ..           | 1771   | 1197                            | 1  |
| Bellshill and Mossend ..           | 900             | 15270          | ..   | 349             | 7407  | 3461                     | ..           | 7316   | 1157                            | 2  |
| Blantyre .....                     | 1239            | 12029          | 3263                                       | 810             | 8247  | 4449                     | ..           | 6470   | 904                             | 3  |
| Burnbank .....                     | 1021            | 2779           | 13693                                      | 729             | 7828  | 4370                     | ..           | 6313   | 326                             | 4  |
| Calderbank .....                   | 244             | 704            | 3232                                       | 179             | 1201  | 735                      | ..           | 2186   | 597                             | 5  |
| Carlisle .....                     | 727             | 10540          | 541  | 357             | 5952  | 2317                     | ..           | 3611   | 1021                            | 6  |
| Carstairs Junction ..              | 288             | 1064           | 3172                                       | ..              | 1171  | 1515                     | ..           | 2125   | 722                             | 7  |
| a Chapelhall .....                 | 537             | 1879           | 8312                                       | 196             | 1528  | 2519                     | ..           | 3742   | 1130                            | 8  |
| Chapelton .....                    | 92              | 863            | 400  | 100             | 91  | 276                      | ..           | 1151   | 53                              | 9  |
| Clarkston .....                    | 125             | 921            | 767  | 77              | 1054  | 414                      | ..           | 846    | 272                             | 10 |
| Cleland .....                      | 526             | 9131           | ..   | 257             | 4379  | 2868                     | ..           | 2584   | 887                             | 11 |
| Coalburn ..                        | 511             | 5960           | 1511                                       | 188             | 3542  | 4281                     | ..           | 1658   | ..                              | 12 |
| Coatbridge .....                   | 5338            | 130150         | 1844                                       | 5996            | 35400   | 29971                    | 12000        | 59754  | 16772                           | 13 |
| Crofthead ..                       | 705             | 17833          | 315  | 324             | 4325  | 3183                     | 3294         | 9339   | ..                              | 14 |
| Dalziel (Motherwell) ..            | 4851            | 10324          | 110396                                     | 3490            | 42000   | 17442                    | 17005        | 57199  | 5332                            | 15 |
| Darnagail .....                    | 77              | 404            | 41   | 328             | 52  | 164                      | ..           | 179    | 205                             | 16 |
| Douglas Park .....                 | 226             | 600            | 978  | 118             | 23  | 565                      | ..           | 999    | 397                             | 17 |
| „ Provident ..                     | 88              | 1555           | 300  | 33              | 828   | 547                      | ..           | 377    | 243                             | 18 |
| „ Water .....                      | 188             | 1689           | 1003                                       | 113             | 1134  | 777                      | ..           | 1198   | ..                              | 19 |
| Dykehead and Shotts ..             | 1158            | 18972          | 1650                                       | 422             | 7391  | 7329                     | 6058         | 1235   | 100                             | 20 |
| bForth Provident ..                | 8               | ..             | ..   | ..              | ..  | ..                       | ..           | ..     | ..                              | 21 |
| Glenboig ..                        | 148             | 1619           | 686  | 35              | 679   | 506                      | ..           | 1188   | 512                             | 22 |
| Glegowan ..                        | 190             | 551            | 1762                                       | 46              | 432   | 843                      | ..           | 1375   | ..                              | 23 |
| Glespin ..                         | 74              | 820            | ..   | 49              | ..  | 236                      | ..           | 738    | ..                              | 24 |
| Greengairs ..                      | 98              | 682            | 90   | 41              | 209   | 534                      | ..           | 133    | 127                             | 25 |
| Hamilton—Central ..                | 1818            | 13317          | 8740                                       | 1153            | 15760   | 7398                     | ..           | 7788   | 2515                            | 26 |
| a „ Palace Colliery ..             | 338             | 2362           | 3511                                       | 307             | 49  | 1306                     | ..           | 5643   | 591                             | 27 |
| Lanark ..                          | 1015            | 21017          | ..   | 469             | 6210  | 4714                     | ..           | 12454  | 361                             | 28 |
| Larkhall ..                        | 1130            | 17608          | 948  | 952             | 4856  | 4621                     | ..           | 10823  | 2900                            | 29 |
| „ Victualling ..                   | 1014            | 8568           | 15241                                      | 645             | 6974  | 4897                     | ..           | 11726  | 4476                            | 30 |
| Law ..                             | 223             | 2000           | 2153                                       | 84              | 1005  | 669                      | ..           | 3566   | ..                              | 31 |
| Leadhills ..                       | 155             | 546            | ..   | 154             | 27  | 385                      | ..           | ..     | 135                             | 32 |
| Leavenseat ..                      | 53              | 183            | 702  | 136             | 2   | 213                      | ..           | 806    | ..                              | 33 |
| Moffat Mills ..                    | 121             | 599            | 1677                                       | 99              | 979   | 608                      | ..           | 830    | 416                             | 34 |
| Newarthill ..                      | 353             | 6478           | 120  | 126             | 1653  | 1087                     | ..           | 3995   | 472                             | 35 |
| Newnains & Cambusnethan            | 932             | 15173          | ..   | 450             | 5097  | 4619                     | ..           | 4737   | 2946                            | 36 |
| Overtown ..                        | 215             | 2540           | 1202                                       | 75              | 1671  | 1291                     | ..           | 894    | 341                             | 37 |
| Plains ..                          | 134             | 2288           | 39   | 49              | 191   | 445                      | ..           | 1754   | 20                              | 38 |
| Strathaven ..                      | 339             | 2454           | 5971                                       | 326             | 1670  | 1259                     | ..           | 3787   | ..                              | 39 |
| Uphall ..                          | 271             | 2789           | ..   | 86              | 924   | 958                      | ..           | 793    | 767                             | 40 |
| Wanlockhead ..                     | 287             | 3522           | ..   | 173             | 166   | 671                      | 1114         | 1420   | 962                             | 41 |
| Wishaw ..                          | 1311            | 16106          | 2821                                       | 615             | 8784  | 4664                     | ..           | 7848   | 1227                            | 42 |
| Productive Societies:—             | 29534           | 365600         | 198373                                     | 20246           | 192210  | 131175                   | 39471        | 252351 | 49483                           |    |
| Chapelhall Fed'rated Baking        | 8               | 1251           | 9027                                       | 312             | 3317  | 1115                     | ..           | 5330   | 619                             | 43 |
| Hamilton Baking .....              | 8               | 4738           | 10023                                      | 434             | 10315   | 1684                     | ..           | 4154   | 1222                            | 44 |
| Total .....                        | 29550           | 371649         | 217443                                     | 20992           | 205842  | 133974                   | 39471        | 261835 | 51324                           |    |
| <b>No. 4—EAST OF SCOTLAND DIS.</b> |                 |                |  |                 |   |                          |              |        |                                 |    |
| Armadale .....                     | 958             | 23115          | ..   | 1212            | 2910  | 3620                     | 4805         | 14569  | 1743                            | 1  |
| Bathgate ..                        | 1465            | 33400          | ..   | 696             | 12394   | 6775                     | 2794         | 11983  | 1402                            | 2  |

| No of<br>Employees on<br>Dec. 31st. |                  |     | EXPENSES.                 |                    | Interest<br>on<br>Share<br>Capital. | Sales<br>during the<br>Year. | PROFIT.        |   |  |                |       |         |         |      |
|-------------------------------------|------------------|-----|---------------------------|--------------------|-------------------------------------|------------------------------|----------------|---|--|----------------|-------|---------|---------|------|
|                                     |                  |     | Salaries<br>and<br>Wages. | Depre-<br>ciation. |                                     |                              | Net<br>Profit. | Aver-<br>age<br>Divid-<br>end<br>per £. | Am't<br>Paid as<br>Bonus<br>on<br>Wages. | Subscriptions. |       |         |         |      |
| Distri-<br>butive.                  | Pro-<br>ductive. | £   |                           |                    | £                                   | £                            |                |   |  | £              | s. d. | £       | £ s. d. | £    |
| 8                                   | 3                | 5   | 189                       | 41                 | 50                                  | 4246                         | 457            | 1 9                                     | ..                                       | 2 2 8          | 2     | ..      |         |      |
| 9                                   | 12               | 6   | 665                       | 60                 | 172                                 | 18034                        | 3434           | 3 8                                     | ..                                       | 3 15 0         | ..    | ..      |         |      |
| 10                                  | 31               | 15  | 2500                      | 300                | 726                                 | 38882                        | 7290           | 3 4                                     | ..                                       | ..             | 12    | 5       |         |      |
| 11                                  | 2                | ..  | 132                       | 2                  | 25                                  | 2016                         | 306            | 3 5                                     | ..                                       | ..             | ..    | ..      |         |      |
| 12                                  | 33               | 42  | 2204                      | 448                | 772                                 | 38351                        | 6746           | 3 3                                     | ..                                       | 8 3 6          | 7     | 27      |         |      |
| 13                                  | 8                | 13  | 495                       | 101                | 151                                 | 8870                         | 1266           | 2 8½                                    | ..                                       | 3 7 8          | 4     | 1       |         |      |
| 14                                  | 12               | 18  | 700                       | 94                 | 220                                 | 19315                        | 3527           | 3 3½                                    | ..                                       | 2 6 8          | 11    | 9       |         |      |
|                                     |                  |     | 352                       | 284                | 21464                               | 3228                         | 6377           | 403150                                  | 69389                                    | ..             | 45    | 68 5 8  | 125     | 225  |
| 1                                   | 9                | 4   | 630                       | 26                 | 19                                  | 19706                        | 2827           | 3 0                                     | ..                                       | 3 9 8          | ..    | 6       |         |      |
| 2                                   | 38               | 6   | 2157                      | 361                | 720                                 | 44349                        | 6809           | 3 0                                     | ..                                       | 7 0 0          | 9     | 47      |         |      |
| 3                                   | 47               | 10  | 2442                      | 300                | 500                                 | 55603                        | 8833           | 3 0                                     | ..                                       | 9 0 0          | 77    | 68      |         |      |
| 4                                   | 36               | 24  | 1989                      | 280                | 135                                 | 45729                        | 6846           | 2 10½                                   | ..                                       | 8 0 0          | 82    | 29      |         |      |
| 5                                   | 7                | ..  | 393                       | 24                 | 44                                  | 12666                        | 1736           | 2 9                                     | ..                                       | 2 0 0          | ..    | 2       |         |      |
| 6                                   | 18               | 10  | 1225                      | 183                | 364                                 | 30892                        | 5335           | 3 0                                     | ..                                       | 5 16 8         | 12    | 20      |         |      |
| 7                                   | 7                | 6   | 360                       | 33                 | 48                                  | 11458                        | 1678           | 3 0                                     | ..                                       | 2 6 0          | ..    | ..      |         |      |
| 8                                   | 17               | ..  | 1430                      | 67                 | 95                                  | 24192                        | 3651           | 2 11½                                   | ..                                       | 4 9 4          | 22    | ..      |         |      |
| 9                                   | 2                | ..  | 95                        | 3                  | 28                                  | 2464                         | 354            | 2 10½                                   | ..                                       | ..             | ..    | 1       |         |      |
| 10                                  | 3                | ..  | 176                       | 31                 | 43                                  | 5955                         | 1055           | 3 8                                     | ..                                       | ..             | ..    | 3       |         |      |
| 11                                  | 13               | 12  | 854                       | 80                 | 380                                 | 21150                        | 4021           | 3 0½                                    | 18                                       | ..             | ..    | ..      |         |      |
| 12                                  | 16               | ..  | 892                       | 144                | 247                                 | 21880                        | 3643           | 3 2½                                    | ..                                       | 3 16 4         | 6     | 8       |         |      |
| 13                                  | 270              | 162 | 19928                     | 1597               | 5186                                | 272853                       | 48056          | 2 11½                                   | ..                                       | 10 0 0         | 427   | 180     |         |      |
| 14                                  | 24               | 7   | 1389                      | 446                | 606                                 | 37544                        | 6923           | 3 5½                                    | ..                                       | 5 17 8         | 39    | 45      |         |      |
| 15                                  | 205              | 148 | 12370                     | 3680               | 510                                 | 266804                       | 41518          | 3 0                                     | ..                                       | 10 0 0         | 400   | 296     |         |      |
| 16                                  | 2                | ..  | 147                       | 14                 | 8                                   | 3626                         | 635            | 3 10                                    | ..                                       | ..             | ..    | ..      |         |      |
| 17                                  | 4                | ..  | 316                       | 4                  | 20                                  | 7725                         | 1261           | ..                                      | ..                                       | ..             | ..    | ..      |         |      |
| 18                                  | 3                | ..  | 120                       | 9                  | 46                                  | 2469                         | 314            | 2 1½                                    | 7  | 0 14 0         | ..    | 2       |         |      |
| 19                                  | 5                | ..  | 296                       | 86                 | 56                                  | 9454                         | 1472           | 3 0                                     | 10                                       | ..             | 5     | 3       |         |      |
| 20                                  | 29               | 23  | 3141                      | 367                | 893                                 | 53978                        | 10291          | 3 9                                     | ..                                       | 9 11 11        | 52    | 34      |         |      |
| 21                                  | ..               | ..  | ..                        | ..                 | ..                                  | 30                           | ..             | ..                                      | ..                                       | ..             | ..    | ..      |         |      |
| 22                                  | 5                | ..  | 322                       | 15                 | 79                                  | 9085                         | 1228           | 2 8½                                    | 10                                       | ..             | ..    | 16      |         |      |
| 23                                  | 6                | ..  | 373                       | 53                 | 95                                  | 9817                         | 1488           | 3 3                                     | ..                                       | 1 12 2         | ..    | 3       |         |      |
| 24                                  | 2                | ..  | 103                       | ..                 | 22                                  | 3155                         | 404            | 2 5½                                    | 9  | 0 12 4         | ..    | 1       |         |      |
| 25                                  | 2                | ..  | 237                       | 30                 | 40                                  | 5323                         | 1077           | 3 8                                     | ..                                       | ..             | ..    | 2       |         |      |
| 26                                  | 68               | 23  | 2765                      | 484                | 621                                 | 65177                        | 8803           | 2 5                                     | ..                                       | 13 6 8         | 41    | 28      |         |      |
| 27                                  | 12               | ..  | 767                       | 15                 | 91                                  | 22696                        | 3893           | 3 4                                     | ..                                       | 2 16 0         | ..    | 23      |         |      |
| 28                                  | 27               | 13  | 1275                      | 200                | 865                                 | 37739                        | 5845           | 3 0                                     | ..                                       | 8 10 0         | 142   | 49      |         |      |
| 29                                  | 36               | 17  | 2043                      | 255                | 734                                 | 54009                        | 9431           | 3 3                                     | ..                                       | 9 8 4          | 15    | 60      |         |      |
| 30                                  | 38               | 34  | 2006                      | 336                | 250                                 | 52848                        | 9762           | 3 5                                     | ..                                       | ..             | 62    | 28      |         |      |
| 31                                  | 6                | ..  | 444                       | 15                 | 161                                 | 12329                        | 1916           | 3 2½                                    | ..                                       | ..             | ..    | ..      |         |      |
| 32                                  | 3                | ..  | 134                       | ..                 | 28                                  | 5903                         | 1135           | 4 4                                     | ..                                       | ..             | ..    | 1       |         |      |
| 33                                  | 1                | ..  | 104                       | ..                 | 9                                   | 1864                         | 316            | 3 4                                     | ..                                       | 0 10 0         | ..    | ..      |         |      |
| 34                                  | 3                | ..  | 181                       | 49                 | 96                                  | 6533                         | 1084           | 3 1                                     | ..                                       | 1 0 0          | ..    | 6       |         |      |
| 35                                  | 11               | 2   | 636                       | 148                | 300                                 | 15616                        | 2178           | 2 6                                     | ..                                       | 2 10 0         | ..    | 36      |         |      |
| 36                                  | 24               | 20  | 2958                      | 342                | 670                                 | 48593                        | 9360           | 3 10                                    | ..                                       | 7 15 3         | ..    | 30      |         |      |
| 37                                  | 7                | ..  | 405                       | 41                 | 97                                  | 12392                        | 1780           | 3 1                                     | ..                                       | 1 13 4         | ..    | 1       |         |      |
| 38                                  | 3                | ..  | 178                       | 6                  | 106                                 | 6558                         | 1138           | 3 4                                     | ..                                       | ..             | ..    | ..      |         |      |
| 39                                  | 8                | 3   | 441                       | 100                | 122                                 | 11375                        | 1487           | 2 5½                                    | ..                                       | 2 16 8         | 6     | 22      |         |      |
| 40                                  | 6                | 4   | 317                       | 45                 | 114                                 | 8574                         | 1554           | 3 8                                     | ..                                       | ..             | ..    | ..      |         |      |
| 41                                  | 5                | ..  | 267                       | 45                 | 116                                 | 6050                         | 975            | 3 1                                     | ..                                       | ..             | ..    | ..      |         |      |
| 42                                  | 34               | 18  | 1938                      | 299                | 570                                 | 44077                        | 8576           | 3 8                                     | ..                                       | 9 9 0          | 96    | 46      |         |      |
|                                     |                  |     | 1062                      | 546                | 68244                               | 10213                        | 15134          | 1393190                                 | 230727                                   | ..             | 54    | 144 1 4 | 1493    | 1096 |
| 43                                  | ..               | 27  | 2069                      | 448                | 450                                 | 17616                        | 3834           | 3 10                                    | ..                                       | ..             | ..    | 27      |         |      |
| 44                                  | ..               | 55  | 4171                      | 625                | 240                                 | 32938                        | 27.4           | 1 6                                     | ..                                       | 2 0 0          | ..    | ..      |         |      |
|                                     |                  |     | 1062                      | 628                | 74484                               | 11286                        | 15824          | 1443744                                 | 237355                                   | ..             | 54    | 146 1 4 | 1493    | 1123 |
| 1                                   | 23               | 36  | 1578                      | 174                | 984                                 | 44661                        | 8649           | 3 5½                                    | ..                                       | 8 0 8          | 39    | 32      |         |      |
| 2                                   | 47               | 34  | 2504                      | 561                | 1021                                | 68928                        | 12932          | 3 10                                    | ..                                       | 10 8 6         | 39    | 19      |         |      |

| NAME OF SOCIETY                   | No. of Members. | LIABILITIES.   |  |               |  | ASSETS.                  |                  |                        |                                 |
|-----------------------------------|-----------------|----------------|--|---------------|--|--------------------------|------------------|------------------------|---------------------------------|
|                                   |                 | Share Capital. | Loans, Incld. Inc. any Over-draft from Bank. | Reserve Fund. | Value of Land, Bldgs., Machinery, and Fixed Stock. | Value of Stock in Trade. | Investments.     |                        | Owing to the Society for Goods. |
|                                   |                 |                |  |               |  |                          | House Prop-erty. | All other Investments. |                                 |
|                                   |                 | £              | £  | £             | £  | £                        | £                | £                      | £                               |
| <b>EAST OF SCOTLAND DIS.—Con.</b> |                 |                |  |               |  |                          |                  |                        |                                 |
| Bonnyrigg .....                   | 510             | 8907           | 327  | 377           | 2940   | 2410                     | ..               | 6054                   | 115                             |
| Broxburn .....                    | 1757            | 28177          | ..   | 1355          | 18585  | 8974                     | ..               | 14652                  | 1802                            |
| Dalkeith .....                    | 947             | 4172           | 17148  | 410           | 6325   | 4026                     | ..               | 14900                  | 2253                            |
| Edinburgh St. Cuthbert's ..       | 30210           | 422898         | 23300  | 70386         | 120516   | 84954                    | 64429            | 370620                 | 31783                           |
| Gavieside .....                   | 71              | 1801           | 108  | 2-4           | ..   | 355                      | ..               | 1893                   | 100                             |
| Gorebridge .....                  | 739             | 7551           | 1665   | 539           | 4710   | 3920                     | ..               | 1001                   | 1458                            |
| Haddington .....                  | 1013            | 3961           | 9690   | 1120          | 7600   | 3735                     | ..               | 6755                   | 910                             |
| Hillwood .....                    | 805             | 8489           | 1295   | 955           | 7342   | 3165                     | 2874             | ..                     | 1048                            |
| Juniper Green .....               | 600             | 9809           | ..   | 1602          | 4057   | 3190                     | ..               | 7-16                   | 1155                            |
| Leith .....                       | 6527            | 69482          | 24275  | 4546          | 37197  | 23871                    | 12878            | 49739                  | ..                              |
| Musselburgh and Fisherrow         | 2552            | 37788          | 4502   | 4876          | 19513  | 82-7                     | ..               | 25032                  | 6706                            |
| bNiddrie .....                    | 235             | 711            | 2169   | 211           | 126  | 1201                     | ..               | 1764                   | ..                              |
| Norton Park .....                 | 1110            | 6549           | 3962   | 1511          | 7300   | 4154                     | ..               | 3503                   | 388                             |
| Oakbank .....                     | 312             | 2511           | 1380   | 545           | 1600   | 3531                     | 933              | 360                    | 1580                            |
| Penicuik .....                    | 1855            | 46560          | 1973   | 4297          | 5755   | 8880                     | 6676             | 38523                  | 2650                            |
| Portobello .....                  | 716             | 12852          | 7499   | 238           | 14855  | 3930                     | ..               | 920                    | 1248                            |
| Prestonpans .....                 | 467             | 3114           | 1838   | 1807          | 4435   | 1003                     | 470              | 1824                   | 1509                            |
| Rosewell .....                    | 282             | 570            | ..   | 770           | ..   | 921                      | ..               | ..                     | 41                              |
| Springfield .....                 | 55              | 300            | ..   | 15            | 70   | 178                      | ..               | 352                    | 137                             |
| Tranent .....                     | 1586            | 6195           | 24218  | 4460          | 9197   | 11540                    | 2160             | 13938                  | 2645                            |
| West Barns .....                  | 210             | 542            | 663  | 57            | 628  | 698                      | ..               | 397                    | 232                             |
| West Benhar .....                 | 1066            | 15583          | 275  | 353           | 9170   | 5172                     | ..               | 3253                   | 500                             |
| West Calder .....                 | 3397            | 56542          | 4100   | 9213          | 17773  | ..                       | 3148             | 35197                  | 5510                            |
| Supply Association:—              | 59445           | 811029         | 130337                                       | 111835        | 314-42   | 216143                   | 101167           | 623945                 | 66915                           |
| bEdinbro' Professional & C.S.     | 6659            | 18504          | 22387  | ..            | 6442   | 49860                    | ..               | 6219                   | ..                              |
| Productive Society:—              | 66104           | 829533         | 152774                                       | 111835        | 321284   | 266003                   | 101167           | 630164                 | 66915                           |
| Edinburgh Printing .....          | 150             | 10000          | 6562   | 2942          | 14917  | 554                      | ..               | 860                    | 3737                            |
| <b>Total ..</b>                   | <b>66254</b>    | <b>839533</b>  | <b>159336</b>                                | <b>114777</b> | <b>36201</b>                                       | <b>266557</b>            | <b>101167</b>    | <b>631024</b>          | <b>70652</b>                    |
| <b>No. 5 - FALKIRK DISTRICT—</b>  |                 |                |  |               |  |                          |                  |                        |                                 |
| bBanton .....                     | 50              | 384            | 121  | ..            | ..   | 131                      | ..               | 491                    | 1                               |
| Bo'ness .....                     | 1178            | 23416          | 1824   | 1000          | 501  | 6555                     | 10027            | 9603                   | 909                             |
| Bonnybridge .....                 | 864             | 15645          | 1328   | 467           | 6754   | 4769                     | ..               | 5958                   | 334                             |
| Camelon .....                     | 1153            | 24655          | 6112   | 756           | 12700  | 6696                     | 2926             | 5429                   | 3611                            |
| Carron .....                      | 459             | 8130           | 1075   | 78            | 4871   | 2816                     | ..               | 1458                   | 1995                            |
| bCarronhall and Kinnaid           | 154             | 1599           | 1080   | ..            | 614  | 1186                     | ..               | 996                    | ..                              |
| aCondorrat .....                  | 131             | 697            | 144  | 341           | 304  | 225                      | ..               | 480                    | 190                             |
| Cumbernauld .....                 | 268             | 2398           | ..   | 212           | 15   | 711                      | 903              | 2272                   | 112                             |
| Denny and Dunipace .....          | 988             | 16255          | 4232   | 840           | 5933   | 5251                     | 4854             | 7134                   | 1699                            |
| Grahamston and Bainsford.         | 2322            | 38983          | 3226   | 813           | 16862  | 9975                     | 2500             | 12004                  | 3884                            |
| Grangemouth .....                 | 1297            | 15600          | 259-6  | 870           | 5535   | 6035                     | 2000             | 28015                  | 4433                            |
| Kilsyth .....                     | 391             | 3180           | ..   | 83            | 1012   | 1146                     | ..               | 1784                   | 516                             |
| Larbert .....                     | 474             | 8404           | 75   | 85            | 4448   | 2239                     | ..               | 2413                   | 207                             |
| Laurieston .....                  | 284             | 4295           | 85   | 46            | 1898   | 1418                     | ..               | 1497                   | 596                             |
| Longcroft .....                   | 523             | 7056           | 2041   | 224           | 1882   | 1139                     | 2384             | 2642                   | 1276                            |
| Redding .....                     | 2129            | 64772          | ..   | 2356          | 4299   | 6621                     | 1380             | 50069                  | 5587                            |
| Skinflats .....                   | 210             | 11227          | 100  | 186           | 21   | 576                      | ..               | 10172                  | 633                             |
| Slamannan .....                   | 1626            | 3007           | 21175  | 1272          | 3458   | 6801                     | ..               | 17911                  | 1818                            |
| Stenhousemuir Equitable ..        | 704             | 13835          | ..   | 95            | 1174   | 3526                     | 7442             | 978                    | 3300                            |
| <b>Total ..</b>                   | <b>15205</b>    | <b>269528</b>  | <b>68613</b>                                 | <b>9724</b>   | <b>72221</b>                                       | <b>67816</b>             | <b>34416</b>     | <b>161246</b>          | <b>31010</b>                    |
| Productive Societies:—            | 2328            | 23208          | ..   | 134           | 12865  | 1404                     | ..               | 9766                   | 924                             |
| Bainsford & Grahamst'n Bkg.       | 248             | 1246           | 161  | ..            | 698  | 310                      | ..               | 454                    | ..                              |
| Carronshore Baking .....          | 80              | 421            | 1350   | 312           | ..   | 900                      | ..               | ..                     | 971                             |
| Condorrat Quarrying .....         | 1018            | 9377           | ..   | 155           | 3492   | 775                      | 1000             | 3838                   | 1186                            |
| Stenhousemuir Baking .....        | ..              | ..             | ..   | ..            | ..   | ..                       | ..               | ..                     | ..                              |
| <b>Total ..</b>                   | <b>18879</b>    | <b>297780</b>  | <b>70124</b>                                 | <b>10325</b>  | <b>89276</b>                                       | <b>71205</b>             | <b>35416</b>     | <b>175304</b>          | <b>34091</b>                    |



|    | No. of Employees on Dec. 31st. |             | EXPENSES.           |               |                            |             | Sales during the Year. | PROFIT.                 |                              |                     |                       |                      |    |
|----|--------------------------------|-------------|---------------------|---------------|----------------------------|-------------|------------------------|-------------------------|------------------------------|---------------------|-----------------------|----------------------|----|
|    | Distributive.                  | Productive. | Salaries and Wages. | Depreciation. | Interest on Share Capital. | Net Profit. |                        | Average Dividend per £. | Am't Paid as Bonus on Wages. | Subscriptions.      |                       |                      |    |
|    |                                |             |                     |               |                            |             |                        |                         |                              | Co-operative Union. | Educational Purposes. | Charitable Purposes. |    |
|    |                                |             | £                   | £             | £                          | £           | £                      | s. d.                   | £                            | £                   | s. d.                 | £                    | £  |
| 3  | 18                             | 15          | 833                 | 170           | 319                        | 21179       | 3594                   | 3 11½                   | ..                           | ..                  | ..                    | 1                    | .. |
| 4  | 53                             | 43          | 2877                | 639           | 979                        | 70759       | 13445                  | 3 9½                    | ..                           | 13 6 8              | 16                    | 23                   | 6  |
| 5  | 28                             | 29          | 1263                | 170           | 791                        | 39313       | 8114                   | 3 10½                   | ..                           | ..                  | ..                    | ..                   | 6  |
| 6  | 1139                           | 607         | 60608               | 6487          | 14967                      | 1239730     | 291212                 | 4 4                     | ..                           | 50 0 0              | 410                   | 723                  | .. |
| 7  | 2                              | ..          | 143                 | ..            | 73                         | 3244        | 619                    | 3 11                    | ..                           | 0 12 2              | ..                    | ..                   | .. |
| 8  | 81                             | 28          | 1483                | 208           | 256                        | 39588       | 8056                   | 4 1¼                    | ..                           | ..                  | ..                    | 24                   | .. |
| 9  | 26                             | 7           | 1480                | 217           | 189                        | 35235       | 6103                   | 3 6                     | ..                           | 4 2 6               | ..                    | 35                   | .. |
| 10 | 36                             | 14          | 1930                | 85            | 290                        | 30300       | 6031                   | 3 10                    | 38                           | ..                  | ..                    | ..                   | .. |
| 11 | 19                             | 23          | 1031                | 240           | 493                        | 33626       | 7641                   | 4 2½                    | ..                           | 4 15 10             | 10                    | 10                   | .. |
| 12 | 206                            | 169         | 10004               | 2400          | 3163                       | 223319      | 46943                  | 4 1                     | ..                           | 12 10 0             | 150                   | 178                  | .. |
| 13 | 99                             | 68          | 5366                | 940           | 1086                       | 122244      | 27705                  | 4 2                     | ..                           | 8 6 8               | 16                    | 81                   | .. |
| 14 | ..                             | ..          | ..                  | ..            | ..                         | 8123        | 1270                   | ..                      | ..                           | ..                  | ..                    | ..                   | .. |
| 15 | 43                             | 21          | 1995                | 258           | 249                        | 39804       | 7118                   | 3 5½                    | ..                           | 8 6 8               | ..                    | 30                   | .. |
| 16 | 8                              | 7           | 524                 | 48            | 102                        | 11952       | 2024                   | 3 8                     | ..                           | ..                  | ..                    | 5                    | .. |
| 17 | 79                             | 46          | 3624                | 880           | 1705                       | 91502       | 19127                  | 3 10                    | ..                           | 15 6 4              | 60                    | 137                  | .. |
| 18 | 26                             | 11          | 1260                | 160           | 548                        | 29072       | 5021                   | 3 2                     | ..                           | 5 19 4              | ..                    | 20                   | .. |
| 19 | 15                             | 5           | 578                 | 100           | 82                         | 20507       | 4415                   | 4 0                     | ..                           | ..                  | ..                    | ..                   | .. |
| 20 | 7                              | 3           | 540                 | ..            | 28                         | 14999       | 2027                   | 4 0                     | ..                           | ..                  | ..                    | ..                   | .. |
| 21 | 3                              | ..          | 136                 | ..            | 7                          | 3428        | 438                    | 4 0                     | ..                           | ..                  | ..                    | ..                   | .. |
| 22 | 46                             | 40          | 2590                | 1272          | 287                        | 74441       | 14922                  | 4 0½                    | ..                           | 11 0 0              | 15                    | 17                   | .. |
| 23 | 5                              | 2           | 203                 | 35            | 21                         | 5198        | 752                    | 2 10½                   | 29                           | ..                  | ..                    | 2                    | .. |
| 24 | 31                             | 15          | 1810                | 270           | 759                        | 47011       | 8962                   | 3 6                     | ..                           | 8 15 4              | ..                    | 19                   | .. |
| 25 | 142                            | 90          | 7746                | 560           | 2023                       | 166279      | 33762                  | 3 10½                   | ..                           | 10 0 0              | 186                   | 75                   | .. |
| 26 | 2132                           | 1318        | 112106              | 15874         | 30317                      | 2184442     | 540882                 | ..                      | 67                           | 171 10 8            | 942                   | 1436                 | .. |
|    | ..                             | ..          | ..                  | ..            | ..                         | 190300      | 3182                   | ..                      | ..                           | ..                  | ..                    | ..                   | .. |
| 27 | 2132                           | 1313        | 112106              | 15874         | 30317                      | 2674743     | 544064                 | ..                      | 67                           | 171 10 8            | 942                   | 1436                 | .. |
|    | ..                             | 95          | 4582                | 333           | 725                        | 9768        | 900                    | ..                      | 105                          | 1 5 0               | ..                    | 25                   | .. |
|    | 2132                           | 1403        | 117058              | 16207         | 31042                      | 268510      | 544964                 | ..                      | 172                          | 172 15 8            | 942                   | 1461                 | .. |
| 1  | ..                             | ..          | ..                  | ..            | ..                         | 2442        | 413                    | ..                      | ..                           | ..                  | ..                    | ..                   | .. |
| 2  | 28                             | 21          | 1880                | 230           | 870                        | 48756       | 9351                   | 3 6                     | ..                           | 8 6 8               | 8                     | 10                   | .. |
| 3  | 31                             | 17          | 1402                | 290           | 686                        | 42330       | 8113                   | 3 5                     | ..                           | 6 5 0               | 16                    | 43                   | .. |
| 4  | 48                             | 30          | 2693                | 438           | 941                        | 58470       | 9316                   | 2 11½                   | ..                           | 9 3 4               | 43                    | 80                   | .. |
| 5  | 16                             | 8           | 887                 | 179           | 325                        | 22087       | 3357                   | 3 8                     | ..                           | 3 11 8              | ..                    | 11                   | .. |
| 6  | ..                             | ..          | ..                  | ..            | ..                         | 8190        | 1402                   | ..                      | ..                           | ..                  | ..                    | ..                   | .. |
| 7  | 2                              | ..          | 107                 | 9             | 31                         | 5776        | 1194                   | 4 0                     | ..                           | ..                  | ..                    | 10                   | .. |
| 8  | 5                              | ..          | 284                 | 31            | 88                         | 11187       | 1867                   | 3 3¾                    | ..                           | 2 4 10              | 11                    | 8                    | .. |
| 9  | 33                             | 18          | 2032                | 512           | 724                        | 55453       | 9350                   | 3 2½                    | ..                           | 7 19 2              | 52                    | 52                   | .. |
| 10 | 116                            | 40          | 5459                | 866           | 1367                       | 111028      | 15574                  | 2 7                     | ..                           | 8 10 0              | 71                    | 142                  | .. |
| 11 | 51                             | 34          | 2732                | 265           | 850                        | 60364       | 8583                   | 3 1½                    | ..                           | 10 10 9             | 36                    | 44                   | .. |
| 12 | 8                              | ..          | 580                 | 32            | 120                        | 20209       | 2780                   | 3 4                     | ..                           | ..                  | ..                    | ..                   | .. |
| 13 | 11                             | 6           | 600                 | 68            | 300                        | 17178       | 2657                   | 2 9                     | ..                           | 3 14 2              | ..                    | ..                   | .. |
| 14 | 10                             | 3           | 587                 | 46            | 147                        | 12844       | 1767                   | 2 10½                   | ..                           | ..                  | ..                    | 3                    | .. |
| 15 | 9                              | 5           | 390                 | 140           | 302                        | 24408       | 5130                   | 3 11½                   | ..                           | 3 19 0              | 10                    | 6                    | .. |
| 16 | 63                             | 29          | 3723                | 930           | 2012                       | 113968      | 23762                  | 4 2                     | ..                           | 16 0 0              | 12                    | 60                   | .. |
| 17 | 4                              | 4           | 190                 | 12            | 556                        | 12071       | 2033                   | 3 4½                    | ..                           | 1 15 4              | ..                    | 5                    | .. |
| 18 | 38                             | 33          | 2514                | 223           | 140                        | 58372       | 11347                  | 3 6                     | ..                           | ..                  | 34                    | 35                   | .. |
| 19 | 26                             | 20          | 2322                | 162           | 441                        | 29735       | 3335                   | 2 5½                    | ..                           | ..                  | 19                    | 18                   | .. |
| 20 | 499                            | 268         | 28463               | 4433          | 9990                       | 715473      | 121331                 | ..                      | ..                           | 81 19 11            | 312                   | 537                  | .. |
|    | ..                             | 39          | 2800                | 692           | 885                        | 26038       | 4699                   | 3 1                     | ..                           | 8 6 8               | 11                    | 38                   | .. |
|    | ..                             | 24          | 40                  | 24            | ..                         | 3203        | 963                    | ..                      | ..                           | ..                  | ..                    | ..                   | .. |
|    | ..                             | 16          | 1194                | 195           | 331                        | 11072       | 2329                   | 3 8½                    | ..                           | 1 0 0               | 22                    | 32                   | .. |
|    | 499                            | 347         | 32502               | 5344          | 11206                      | 761339      | 129322                 | ..                      | ..                           | 91 6 7              | 345                   | 607                  | .. |

| NAME OF SOCIETY                               | No. of Mem- bers. | LIABILITIES.   |   |                 | ASSETS.  |                          |                   |                          |                                 |
|---|-------------------|----------------|---|-----------------|--|--------------------------|-------------------|--------------------------|---------------------------------|
|   |                   | Share Capital. | Loans, includ- ing any Over- draft from Bank. | Re- serve Fund. | Value of Land, Biddings, Machin- ery, and Fixed Stock. | Value of Stock in Trade. | Investments.      |                          | Owing to the Society for Goods. |
|   |                   |                |   |                 |  |                          | House Prop- erty. | All other Invest- ments. |                                 |
|   |                   | £              | £   | £               | £  | £                        | £                 | £                        | £                               |
| <b>No. 6—FIFE AND KINROSS DIS.</b>            |                   |                |   |                 |  |                          |                   |                          |                                 |
| Auchtermuchty .....                           | 330               | 1741           | 404   | 59              | 756  | 1155                     | ..                | 542                      | 257 1                           |
| Buckhaven .....                               | 1104              | 18574          | ..  | 415             | 4969   | 4252                     | ..                | 8493                     | 1327 2                          |
| Burntisland .....                             | 270               | 4551           | 1085  | 518             | 1533   | 1005                     | 3700              | 1412                     | 289 3                           |
| Coaltown of Wemyss .....                      | 141               | 3884           | 30  | 6               | 1474   | 522                      | ..                | 2690                     | 238 4                           |
| Cowdenbeath .....                             | 961               | 12644          | 2225  | 389             | 8784   | 3628                     | 200               | 3459                     | .. 5                            |
| Cnpar (Fife) .....                            | 140               | 617            | ..  | 17              | 165  | 361                      | ..                | 224                      | 181 6                           |
| Dunfermline .....                             | 7337              | 111789         | ..  | 7495            | 31825  | 34440                    | 6720              | 56096                    | .. 7                            |
| Dysart .....                                  | 603               | 7011           | 830   | 1243            | 1836   | 1130                     | 500               | 6157                     | 626 8                           |
| East Wemyss .....                             | 300               | 1513           | 6081  | ..              | 964  | 981                      | 2748              | 3801                     | 492 9                           |
| Edenvale .....                                | 74                | 476            | 271   | ..              | 220  | 293                      | ..                | 277                      | .. 10                           |
| Falkland .....                                | 96                | 616            | 169   | ..              | 400  | 355                      | ..                | 205                      | 68 11                           |
| Frenchie Equitable .....                      | 141               | 802            | ..  | 125             | 1180   | 618                      | 400               | ..                       | 66 12                           |
| "    New Store .....                          | 120               | 586            | ..  | 156             | 290  | 235                      | ..                | 6 0                      | 72 13                           |
| Gallatown .....                               | 391               | 341            | 2263  | 523             | 2626   | 736                      | ..                | ..                       | 342 14                          |
| Guard Bridge .....                            | 285               | 2747           | 800   | 320             | 1947   | 841                      | ..                | 897                      | 310 15                          |
| Kelty .....                                   | 1419              | 33816          | 258   | 1675            | 14703  | 8883                     | ..                | 9528                     | 1849 16                         |
| Kett'e .....                                  | 258               | 880            | 096   | 146             | 301  | 1321                     | ..                | 342                      | 55 17                           |
| Kingseat .....                                | 212               | 2184           | ..  | 141             | 667  | 717                      | ..                | 1902                     | 98 18                           |
| Kinross and Vicinity .....                    | 223               | 706            | 370   | 108             | 538  | 549                      | ..                | 340                      | 44 19                           |
| Lassodie .....                                | 220               | 2368           | ..  | 58              | 76   | 1144                     | ..                | 3140                     | 191 20                          |
| Leslie .....                                  | 218               | 3107           | ..  | 169             | 338  | 973                      | ..                | 1783                     | .. 21                           |
| "    and District .....                       | 853               | 19713          | 175   | 755             | 4173   | 3344                     | 2000              | 11928                    | .. 22                           |
| Leven (Reform) .....                          | 1348              | 15551          | 753   | 368             | 5421   | 3601                     | 2100              | 9541                     | 2020 23                         |
| Lochgelly .....                               | 2083              | 48320          | 383   | 960             | 14438  | 9784                     | 7007              | 17846                    | 8674 24                         |
| Markinch .....                                | 1105              | 19523          | ..  | 572             | 9045   | 5218                     | ..                | 5443                     | 847 25                          |
| Methil .....                                  | 374               | 3998           | 3600  | 218             | 6164   | 2248                     | ..                | 1192                     | 679 26                          |
| Newburgh and District .....                   | 66                | 89             | ..  | 3               | ..   | 115                      | ..                | ..                       | .. 27                           |
| Pathhead and Sinclairtown .....               | 2131              | 23630          | 1043  | 566             | 12112  | 4996                     | 1739              | 13792                    | .. 28                           |
| St. Andrews .....                             | 221               | 889            | 20  | 35              | 70   | 570                      | ..                | 426                      | 214 29                          |
| Strathkinness .....                           | 91                | 403            | ..  | 13              | 22   | 385                      | ..                | 390                      | 70 30                           |
| Townhill .....                                | 338               | 2825           | 413   | 186             | 2400   | 1025                     | ..                | 681                      | 137 31                          |
| West Wemyss .....                             | 211               | 5598           | 20  | 500             | 1401   | 1509                     | ..                | 3246                     | .. 32                           |
|   | 23664             | 351498         | 21894   | 17739           | 130888   | 96939                    | 27114             | 166433                   | 19146                           |
| <b>Productive Societies:—</b>                 |                   |                |   |                 |  |                          |                   |                          |                                 |
| Burntisland Bread .....                       | 277               | 1384           | ..  | 156             | 1000   | 238                      | ..                | 301                      | .. 23                           |
| Kettle Baking .....                           | 490               | 1421           | ..  | 133             | 793  | 425                      | ..                | 874                      | 37 34                           |
| Newburgh and Mount Plea-<br>sant Baking ..... | 306               | 518            | ..  | 121             | 76   | 231                      | ..                | 312                      | 24 35                           |
| <b>Total .....</b>                            | <b>24737</b>      | <b>354821</b>  | <b>21894</b>                                  | <b>18149</b>    | <b>132757</b>  | <b>97833</b>             | <b>27114</b>      | <b>167920</b>            | <b>19207</b>                    |
| <b>No. 7—GLASGOW &amp; SUBURBS—</b>           |                   |                |   |                 |  |                          |                   |                          |                                 |
| Anniesland .....                              | 460               | 1880           | 7446  | 394             | 5611   | 1376                     | ..                | 2484                     | 1234 1                          |
| Avonbank (Rutherglen) ..                      | 957               | 2336           | 6803  | 203             | 424  | 956                      | 5003              | 4512                     | .. 2                            |
| Blairdardie .....                             | 72                | 537            | 257   | ..              | ..   | 110                      | ..                | 747                      | .. 3                            |
| Cadder .....                                  | 275               | 550            | 3004  | 280             | 299  | 1207                     | ..                | 3324                     | .. 4                            |
| Cambuslang .....                              | 1167              | 5000           | 7189  | 608             | 4424   | 2029                     | ..                | 7994                     | .. 5                            |
| Chryston .....                                | 76                | 371            | 1637  | ..              | 1096   | 189                      | ..                | 723                      | .. 6                            |
| Clydebank .....                               | 2401              | 17789          | 32527   | 848             | 8715   | 10601                    | 5000              | 28048                    | 4996 7                          |
| Cowlairs .....                                | 5563              | 52985          | 21264   | 6127            | 23897  | 25877                    | ..                | 35118                    | 7464 8                          |
| Dalmuir .....                                 | 289               | 4268           | 11230   | 438             | 10839  | 1442                     | ..                | 2249                     | 537 9                           |
| Dumbarton Equitable .....                     | 2610              | 71651          | 26473   | 2509            | 22745  | 17937                    | ..                | 56618                    | 6841 10                         |
| Duntocher and Hardgate ..                     | 285               | 1018           | 1282  | 250             | 1502   | 800                      | ..                | 998                      | 1043 11                         |
| East Kilbride .....                           | 148               | 300            | 2082  | 166             | 514  | 402                      | 1158              | 706                      | 264 12                          |
| Gilbertfield .....                            | 470               | 3733           | 5743  | 347             | 3463   | 1437                     | ..                | 6099                     | .. 13                           |
| Glasgow—Drap'y & Furnish.                     | *832              | 15791          | 61538   | 2460            | 35343  | 21284                    | ..                | 21837                    | 2270 14                         |
| "    Eastern .....                            | 9171              | 17654          | 90794   | 4038            | 19378  | 19900                    | 12938             | 65058                    | 1290 15                         |
| "    Kinning Park .....                       | 14667             | 125072         | 52359   | 12438           | 82277  | 51443                    | ..                | 65113                    | 3143 16                         |
| "    London Road .....                        | 1463              | 3250           | 7932  | 856             | 5219   | 2555                     | ..                | 7781                     | 420 17                          |
| "    Progress .....                           | 1128              | 3249           | 447   | 551             | 210  | 1783                     | ..                | 1692                     | 308 18                          |
| "    St. George .....                         | 15082             | 35638          | 90968   | 6010            | 49620  | 40141                    | ..                | 72736                    | 4249 19                         |
| "    St. Rollox .....                         | 3925              | 8974           | 25480   | 1796            | 16071  | 6494                     | ..                | 15300                    | 2141 20                         |

|    |     | No of Employees on Dec. 31st. |             | EXPENSES.           |               | Interest on Share Capital. | Sales during the Year. | PROFIT.     |                         |                              |                |     |     |
|----|-----|-------------------------------|-------------|---------------------|---------------|----------------------------|------------------------|-------------|-------------------------|------------------------------|----------------|-----|-----|
|    |     | Distributive.                 | Productive. | Salaries and Wages. | Depreciation. |                            |                        | Net Profit. | Average Dividend per £. | Am't Paid as Bonus on Wages. | Subscriptions. |     |     |
|    |     |                               |             | £                   | £             | £                          | £                      | £           | s. d.                   | £                            | £ s. d.        | £   | £   |
| 1  | 5   | 3                             |             | 318                 | 10            | 82                         | 5557                   | 544         | 1 11                    | ..                           | 2 9 8          | 4   | 1   |
| 2  | 23  | 30                            |             | 1463                | 339           | 565                        | 48800                  | 10289       | 4 3                     | ..                           | 8 6 8          | ..  | ..  |
| 3  | 6   | 2                             |             | 332                 | 75            | 180                        | 7366                   | 1251        | 2 10½                   | ..                           | 2 1 0          | 16  | 3   |
| 4  | 3   | ..                            |             | 209                 | 31            | 138                        | 6695                   | 1196        | 4 1                     | ..                           | 1 1 8          | ..  | ..  |
| 5  | 30  | 14                            |             | 1748                | 333           | 594                        | 41961                  | 8459        | 4 0                     | ..                           | 7 4 4          | 40  | 34  |
| 6  | 3   | 3                             |             | 122                 | 9             | 29                         | 3202                   | 256         | 1 9                     | 17                           | 1 3 0          | ..  | ..  |
| 7  | 210 | 168                           |             | 11282               | 2741          | 4299                       | 290637                 | 51836       | 3 6                     | ..                           | 20 0 0         | 340 | 170 |
| 8  | 10  | 5                             |             | 479                 | 90            | 279                        | 14724                  | 2810        | 3 7½                    | ..                           | 5 2 6          | ..  | 4   |
| 9  | 6   | 4                             |             | 320                 | 208           | 46                         | 12726                  | 2472        | 4 1                     | ..                           | 2 7 4          | ..  | ..  |
| 10 | ..  | ..                            |             | ..                  | ..            | ..                         | 1741                   | 207         | ..                      | ..                           | ..             | ..  | ..  |
| 11 | 2   | 2                             |             | 92                  | ..            | 30                         | 2543                   | 243         | 2 4                     | ..                           | ..             | ..  | ..  |
| 12 | 2   | 2                             |             | 212                 | 22            | 40                         | 2934                   | 348         | 2 11                    | ..                           | ..             | ..  | ..  |
| 13 | 2   | ..                            |             | 110                 | ..            | 29                         | 3277                   | 415         | 3 2                     | ..                           | ..             | ..  | ..  |
| 14 | 6   | 4                             |             | 190                 | ..            | 9                          | 9981                   | 1942        | 4 2½                    | ..                           | ..             | ..  | ..  |
| 15 | 7   | 5                             |             | 453                 | 89            | 125                        | 11209                  | 2328        | 4 0                     | ..                           | 2 5 0          | ..  | 5   |
| 16 | 58  | 49                            |             | 2790                | 571           | 1325                       | 76563                  | 15580       | 3 9½                    | ..                           | 10 0 0         | 152 | 5   |
| 17 | 3   | ..                            |             | 143                 | 10            | 44                         | 4310                   | 525         | 2 6                     | ..                           | 2 3 0          | ..  | ..  |
| 18 | 5   | ..                            |             | 298                 | 60            | 92                         | 9344                   | 1800        | 4 6                     | ..                           | 1 15 4         | ..  | ..  |
| 19 | 3   | ..                            |             | 108                 | 24            | 29                         | 4134                   | 893         | 3 5                     | ..                           | 1 16 2         | 2   | ..  |
| 20 | 6   | ..                            |             | 960                 | ..            | 116                        | 11527                  | 2400        | 4 8                     | ..                           | 1 17 4         | ..  | 3   |
| 21 | 2   | ..                            |             | 128                 | ..            | 129                        | 4456                   | 660         | 3 7                     | ..                           | ..             | ..  | 2   |
| 22 | 21  | 11                            |             | 868                 | 217           | 817                        | 29310                  | 6807        | 4 6                     | 103                          | 7 1 8          | 20  | 24  |
| 23 | 32  | 28                            |             | 1147                | 270           | 601                        | 55033                  | 12468       | 4 6                     | ..                           | 11 0 8         | 18  | 17  |
| 24 | 76  | 54                            |             | 3727                | 866           | 1376                       | 125146                 | 24747       | 3 9                     | ..                           | 9 12 0         | 135 | 51  |
| 25 | 40  | 10                            |             | 1451                | 653           | 821                        | 49677                  | 11155       | 3 2                     | ..                           | 8 14 4         | 11  | 5   |
| 26 | 10  | 6                             |             | 286                 | 112           | 130                        | 16417                  | 3712        | 3 10½                   | ..                           | 2 15 0         | ..  | ..  |
| 27 | 3   | ..                            |             | 44                  | 5             | 2                          | 734                    | 142         | 2 9                     | ..                           | ..             | 2   | ..  |
| 28 | 43  | 28                            |             | 2393                | 340           | 1001                       | 58771                  | 11958       | 3 9                     | ..                           | 16 16 8        | 73  | 13  |
| 29 | 6   | ..                            |             | 227                 | 6             | 36                         | 4210                   | 737         | 3 0                     | ..                           | 1 10 4         | ..  | 2   |
| 30 | 2   | ..                            |             | 78                  | 2             | 19                         | 2313                   | 408         | 4 0                     | ..                           | 0 15 0         | ..  | ..  |
| 31 | 9   | 6                             |             | 767                 | 99            | 158                        | 12070                  | 2064        | 3 5                     | ..                           | ..             | ..  | ..  |
| 32 | 5   | 2                             |             | 261                 | 13            | 205                        | 9060                   | 1820        | 4 1                     | ..                           | 1 17 0         | ..  | ..  |
|    |     | 639                           | 436         | 32401               | 7195          | 13346                      | 936428                 | 182473      | ..                      | 120                          | 129 15 8       | 813 | 339 |
| 33 | ..  | ..                            |             | 340                 | ..            | 77                         | 1983                   | 232         | ..                      | ..                           | ..             | ..  | 2   |
| 34 | ..  | 9                             |             | 562                 | 56            | 72                         | 5148                   | 762         | 2 10                    | ..                           | 3 19 10        | 4   | 3   |
| 35 | ..  | 4                             |             | 260                 | 5             | ..                         | 1740                   | 323         | 3 4                     | ..                           | ..             | ..  | 2   |
|    |     | 639                           | 449         | 33563               | 7256          | 13495                      | 945299                 | 183790      | ..                      | 120                          | 133 15 6       | 817 | 346 |
| 1  | 20  | ..                            |             | 1172                | 125           | 100                        | 22568                  | 2974        | 2 7¾                    | ..                           | 3 14 2         | 27  | 10  |
| 2  | 30  | ..                            |             | 1699                | 124           | 105                        | 38756                  | 5676        | 2 9                     | ..                           | 6 13 4         | 99  | 59  |
| 3  | ..  | ..                            |             | ..                  | ..            | ..                         | 2900                   | 464         | ..                      | ..                           | ..             | ..  | ..  |
| 4  | 11  | ..                            |             | 420                 | 48            | 143                        | 14733                  | 2506        | 3 0                     | ..                           | 1 14 10        | ..  | ..  |
| 5  | 26  | 14                            |             | 2187                | 236           | 270                        | 42262                  | 7018        | 3 0                     | ..                           | 8 8 0          | 43  | 46  |
| 6  | ..  | ..                            |             | ..                  | ..            | ..                         | 2028                   | 131         | ..                      | ..                           | ..             | ..  | ..  |
| 7  | 124 | 46                            |             | 5780                | 861           | 692                        | 115050                 | 16084       | 2 7                     | ..                           | 10 0 0         | 187 | 108 |
| 8  | 403 | 94                            |             | 12938               | 1310          | 2423                       | 241166                 | 33411       | 2 6                     | ..                           | 12 0 0         | 397 | 198 |
| 9  | 9   | 1                             |             | 522                 | 196           | 180                        | 13612                  | 1777        | 2 6½                    | ..                           | 2 8 4          | 33  | 18  |
| 10 | 134 | 69                            |             | 6190                | 1512          | 2825                       | 124721                 | 22755       | 3 1                     | ..                           | 8 6 8          | 197 | 232 |
| 11 | 7   | ..                            |             | 338                 | 50            | 24                         | 9068                   | 1024        | 2 1                     | ..                           | ..             | 13  | 4   |
| 12 | 3   | ..                            |             | 241                 | 6             | 13                         | 5513                   | 775         | 2 10                    | ..                           | 1 5 0          | ..  | 5   |
| 13 | 14  | ..                            |             | 835                 | 150           | 190                        | 25287                  | 4151        | 3 0½                    | ..                           | 3 15 0         | 97  | 32  |
| 14 | 111 | 200                           |             | 6042                | 1215          | 723                        | 107654                 | 7486        | 1 3                     | 687                          | 5 18 8         | 50  | 54  |
| 15 | 585 | 30                            |             | 17718               | 1454          | 693                        | 288289                 | 38140       | 2 4½                    | 2227                         | 30 0 0         | 564 | 226 |
| 16 | 688 | 102                           |             | 30954               | 3212          | 4800                       | 478374                 | 59685       | 2 0¼                    | 3577                         | 15 0 0         | 823 | 327 |
| 17 | 50  | ..                            |             | 2413                | 262           | 468                        | 51876                  | 8223        | 2 9                     | 203                          | 8 6 8          | 127 | 79  |
| 18 | 15  | 11                            |             | 1042                | 58            | 129                        | 34423                  | 470         | ..                      | ..                           | 8 6 8          | ..  | 42  |
| 19 | 470 | 150                           |             | 42769               | 2030          | 1700                       | 497746                 | 56929       | 2 0                     | 4340                         | 27 0 0         | 994 | 358 |
| 20 | 162 | 6                             |             | 7763                | 761           | 898                        | 129554                 | 14317       | 2 1½                    | ..                           | 12 0 0         | 111 | 74  |

| NAME OF SOCIETY.                    | No. of Members. | LIABILITIES.   |   |               | ASSETS.   |                          |              |        |                                 |
|-------------------------------------|-----------------|----------------|---|---------------|---|--------------------------|--------------|--------|---------------------------------|
|                                     |                 | Share Capital. | Loans, including any Overdraft from Bank. | Reserve Fund. | Value of Land, Buildings, Machinery, and Fixed Stock. | Value of Stock in Trade. | Investments. |        | Owing to the Society for Goods. |
|                                     |                 | £              | £   | £             | £   | £                        | £            | £      | £                               |
| GLASGOW & SUBURBS— <i>Con.</i>      |                 |                |   |               |   |                          |              |        |                                 |
| 1Glasgow—Workers .....              | ..              | ..             | ..  | ..            | ..  | ..                       | ..           | ..     | 21                              |
| bGovan Old Victualling .....        | 344             | 918            | 3223                                      | ..            | 226   | 1768                     | ..           | 2147   | 22                              |
| Hallside .....                      | 255             | 970            | 668                                       | 207           | 83  | 448                      | ..           | 2060   | 23                              |
| Hardgate Independent .....          | 97              | 377            | 143                                       | 52            | 8   | 109                      | ..           | 279    | 24                              |
| Kirkintilloch .....                 | 1360            | 21754          | 213                                       | 630           | 6335  | 5650                     | 6324         | 6895   | 92                              |
| Lennox (Dumbarton) .....            | 893             | 5197           | 379                                       | 294           | 502   | 3266                     | ..           | 1894   | 25                              |
| Lennoxtown .....                    | 270             | 2686           | 2432                                      | 125           | 944   | 784                      | ..           | 3977   | 26                              |
| Milngavie .....                     | 305             | 3073           | 1841                                      | 244           | 2817  | 982                      | ..           | 1627   | 27                              |
| Newton .....                        | 354             | 2475           | 3990                                      | 261           | 1695  | 516                      | 1000         | 4074   | 28                              |
| Radnor Park .....                   | 260             | 2953           | 1281                                      | 360           | 1398  | 1055                     | ..           | 2700   | 29                              |
| bRutherglen Vict'll'g & Bak'g ..... | 543             | 564            | 8957                                      | ..            | 1223  | 391                      | ..           | 3236   | 30                              |
| Shettleston .....                   | 3498            | 18993          | 19612                                     | 1068          | 13034   | 11032                    | ..           | 16207  | 31                              |
| Stonefield .....                    | 278             | 2007           | 663                                       | 739           | 1232  | 1282                     | ..           | 1624   | 32                              |
| Tollcross .....                     | 956             | 3500           | 11632                                     | 400           | 1882  | 2858                     | 6000         | 6099   | 33                              |
| Uddingston .....                    | 1345            | 4584           | 15498                                     | 1060          | 3711  | 4011                     | 2385         | 12047  | 34                              |
| Vale of Leven (Alexandria) .....    | 3740            | 34054          | 59834                                     | 2944          | 20950   | 18753                    | 10011        | 54781  | 35                              |
|                                     | 75539           | 476146         | 581821                                    | 49303         | 347642  | 260868                   | 49819        | 518784 | 36                              |
| Productive Societies:—              |                 |                |   |               |   |                          |              |        |                                 |
| Glasgow—Labour Lit'ature .....      | 228             | 912            | 369                                       | 50            | 575   | 214                      | ..           | ..     | 37                              |
| " Scottish Newsp'r .....            | 43              | 139            | 25  | 145           | ..  | ..                       | ..           | 911    | 38                              |
| " United Baking .....               | 131             | 100202         | 183848                                    | 37238         | 159442  | 38653                    | 2158         | 111648 | 39                              |
| Total .....                         | 75941           | 577399         | 766063                                    | 86736         | 507659  | 299735                   | 51977        | 631343 | 39                              |
| NO. 8—PERTH, FORFAR AND             |                 |                |   |               |   |                          |              |        |                                 |
| ABERDEEN DISTRICT—                  |                 |                |   |               |   |                          |              |        |                                 |
| Aberdeen Northern .....             | 19415           | 108851         | ..  | 5882          | 102520  | 78321                    | ..           | 44306  | 1                               |
| Aberuthven .....                    | 70              | 119            | 421                                       | 65            | ..  | 115                      | ..           | 385    | 2                               |
| Arbroath Equitable .....            | 1279            | 14628          | ..  | 494           | 6067  | 2277                     | 1845         | 10952  | 3                               |
| " Friendly Coal .....               | 2978            | 2322           | 170                                       | 1297          | 1444  | 335                      | 835          | 383    | 4                               |
| " High Street .....                 | 1263            | 16649          | 3561                                      | 17            | 4848  | 2108                     | 5501         | 11742  | 5                               |
| " West Port .....                   | 2342            | 19305          | ..  | ..            | 3382  | 6937                     | 10615        | 1371   | 6                               |
| bAuchterarder Feus .....            | 209             | 863            | 1768                                      | ..            | 1079  | 855                      | ..           | 835    | 7                               |
| b" Provident .....                  | 170             | 856            | 703                                       | ..            | 293   | 606                      | ..           | 690    | 8                               |
| Bairgowrie .....                    | 246             | 663            | 800                                       | 187           | 1594  | 456                      | ..           | 462    | 9                               |
| Brechin Equitable .....             | 1918            | 29872          | ..  | 508           | 6557  | 7868                     | 6350         | 9767   | 10                              |
| " United Association .....          | 1469            | 16794          | ..  | ..            | 8080  | 5394                     | ..           | 3996   | 11                              |
| Carnoustie Association .....        | 1157            | 6816           | 1006                                      | ..            | 3382  | 5385                     | ..           | 1457   | 12                              |
| a" Equitable .....                  | 350             | 842            | 3443                                      | 22            | 4025  | 2393                     | 500          | ..     | 13                              |
| Comrie Village .....                | 49              | 166            | ..  | 180           | ..  | 207                      | ..           | ..     | 14                              |
| Crieff .....                        | 106             | 250            | 500                                       | 26            | ..  | 290                      | ..           | 432    | 15                              |
| Dundee (City of) .....              | 438             | 2379           | 130                                       | 85            | 250   | 988                      | ..           | 1456   | 16                              |
| " Eastern .....                     | 7666            | 54620          | ..  | 10737         | 2700  | 16487                    | ..           | 33175  | 17                              |
| " Coal Supply .....                 | 1453            | 2084           | ..  | 45            | 1260  | 366                      | ..           | 1063   | 18                              |
| Dunning .....                       | 75              | 115            | ..  | 52            | 4   | 97                       | ..           | 29     | 19                              |
| Forfar East Port Saving .....       | 154             | 237            | 560                                       | ..            | 630   | 300                      | ..           | ..     | 20                              |
| " Coa' .....                        | 1071            | 964            | ..  | 141           | 160   | 60                       | ..           | 676    | 21                              |
| b" Northern .....                   | 270             | 404            | 1767                                      | ..            | 1119  | 262                      | ..           | 793    | 22                              |
| b" Free Trade Saving .....          | 495             | 2590           | 1949                                      | ..            | 2011  | 960                      | ..           | 1578   | 23                              |
| " High Street .....                 | 240             | 386            | 1485                                      | ..            | 1730  | 393                      | ..           | ..     | 24                              |
| " Victoria Coal .....               | 776             | 663            | ..  | 140           | 147   | 163                      | ..           | ..     | 25                              |
| " West Port .....                   | 243             | 370            | ..  | ..            | 9   | 181                      | ..           | ..     | 26                              |
| b" West Town .....                  | 283             | 409            | 2978                                      | ..            | 1182  | 391                      | ..           | 1822   | 27                              |
| aKirriemuir .....                   | 1142            | 4960           | ..  | 55            | 2181  | 3719                     | ..           | ..     | 28                              |
| " Coal .....                        | 263             | 186            | ..  | 18            | 83  | 44                       | ..           | ..     | 29                              |
| Monifieth Coal .....                | 58              | 30             | ..  | 10            | ..  | ..                       | ..           | 16     | 30                              |
| bMontrose Baking & Provis'n .....   | 956             | 2252           | 372                                       | ..            | 1406  | 1923                     | ..           | 543    | 31                              |
| bMuthill .....                      | 141             | 118            | 851                                       | ..            | ..  | 346                      | ..           | 623    | 32                              |
| Perth (City of) .....               | 5511            | 14549          | 100668                                    | 8681          | 53195   | 30727                    | 17351        | 33587  | 33                              |
| " Coal .....                        | 2069            | 1491           | 3751                                      | 406           | 4235  | 274                      | ..           | 2406   | 34                              |
|                                     | 56325           | 307803         | 126883                                    | 28988         | 215573  | 171168                   | 42997        | 164485 | 32930                           |

† Not commenced business at end of 1908.

§ Societies.



| No. of<br>Employees on<br>Dec. 31st. |             |      | EXPENSES.                 |               |                                     | PROFIT.                      |                |                               |  |                        |                               |                              |      |      |
|--------------------------------------|-------------|------|---------------------------|---------------|-------------------------------------|------------------------------|----------------|-------------------------------|--|------------------------|-------------------------------|------------------------------|------|------|
| Distributive.                        | Productive. |      | Salaries<br>and<br>Wages. | Depreciation. | Interest<br>on<br>Share<br>Capital. | Sales<br>during the<br>Year. | Net<br>Profit. | Average<br>Dividend<br>per £. | Am't<br>Paid as<br>Bonus<br>on<br>Wages. | Subscriptions.         |                               |                              |      |      |
|                                      |             |      |                           |               |                                     |                              |                |                               |  | Co-operative<br>Union. | Educational<br>Pur-<br>poses. | Charitable<br>Pur-<br>poses. |      |      |
|                                      |             |      |                           |               |                                     |                              |                |                               |  |                        |                               |                              |      |      |
|                                      |             |      | £                         | £             | £                                   | £                            | £              | s. d.                         | £  | £                      | s. d.                         | £                            | £    |      |
| 21                                   | ..          | ..   | ..                        | ..            | ..                                  | ..                           | ..             | ..                            | ..                                       | ..                     | ..                            | ..                           | ..   |      |
| 22                                   | ..          | ..   | ..                        | ..            | ..                                  | 16881                        | 1919           | ..                            | ..                                       | ..                     | ..                            | ..                           | ..   |      |
| 23                                   | 8           | ..   | 635                       | 12            | 66                                  | 16535                        | 2796           | 3 3                           | ..                                       | ..                     | ..                            | 5                            | 18   |      |
| 24                                   | 3           | ..   | 167                       | 4             | 4                                   | 2927                         | 354            | 2 5                           | ..                                       | ..                     | ..                            | ..                           | 5    |      |
| 25                                   | 48          | 28   | 2278                      | 354           | 1007                                | 60036                        | 10462          | 3 13                          | ..                                       | 10 16 8                | ..                            | 38                           | 35   |      |
| 26                                   | 30          | 6    | 1150                      | 108           | 144                                 | 27813                        | 5232           | 3 10 3                        | ..                                       | ..                     | ..                            | ..                           | ..   |      |
| 27                                   | 6           | ..   | 319                       | 34            | 126                                 | 14529                        | 2254           | 2 11                          | ..                                       | 2 5 0                  | ..                            | 3                            | 16   |      |
| 28                                   | 12          | ..   | 558                       | 53            | 134                                 | 12067                        | 1392           | 2 2                           | 32                                       | 2 9 0                  | ..                            | 9                            | 3    |      |
| 29                                   | 9           | 1    | 523                       | 72            | 117                                 | 14376                        | 2187           | 3 1                           | ..                                       | ..                     | ..                            | 4                            | 5    |      |
| 30                                   | 10          | ..   | 494                       | 35            | 105                                 | 13659                        | 1823           | 2 6 1                         | ..                                       | 1 19 8                 | ..                            | 22                           | 5    |      |
| 31                                   | ..          | ..   | ..                        | ..            | ..                                  | 20936                        | 3566           | ..                            | ..                                       | ..                     | ..                            | ..                           | ..   |      |
| 32                                   | 130         | 35   | 5658                      | 601           | 828                                 | 112937                       | 18300          | 2 11 3                        | ..                                       | 8 6 8                  | ..                            | 174                          | 192  |      |
| 33                                   | 7           | 2    | 808                       | 118           | 50                                  | 14581                        | 2631           | 3 7                           | ..                                       | ..                     | ..                            | ..                           | 3    |      |
| 34                                   | 30          | 6    | 1602                      | 234           | 174                                 | 35754                        | 5768           | 3 13                          | ..                                       | ..                     | ..                            | 16                           | 15   |      |
| 35                                   | 45          | 23   | 2279                      | 252           | 708                                 | 65338                        | 11058          | 3 13 3                        | ..                                       | 10 0 10                | ..                            | 13                           | 26   |      |
| 36                                   | 137         | 96   | 6962                      | 1491          | 1614                                | 162227                       | 28660          | 3 4                           | 600                                      | 12 0 0                 | ..                            | 273                          | 234  |      |
|                                      |             |      | 3337                      | 920           | 164456                              | 17008                        | 21453          | 2836176                       | 382348                                   | ..                     | 11666                         | 212 15 2                     | 4259 | 2429 |
| 37                                   | ..          | 14   | ..                        | 97            | 45                                  | 2013                         | 92             | ..                            | ..                                       | ..                     | ..                            | 3                            | ..   |      |
| 38                                   | ..          | 1    | 316                       | ..            | 7                                   | 2878                         | 84             | ..                            | ..                                       | 0 10 0                 | ..                            | ..                           | 10   |      |
| 39                                   | ..          | 1176 | 64157                     | 8852          | 4696                                | 422720                       | 53821          | 2 0 1                         | 7230                                     | 10 0 0                 | ..                            | 555                          | 272  |      |
|                                      |             |      | 3337                      | 2111          | 228929                              | 25957                        | 26201          | 3263787                       | 493345                                   | ..                     | 18896                         | 223 5 2                      | 4817 | 2711 |
|                                      |             |      |                           |               |                                     |                              |                |                               |  |                        |                               |                              |      |      |
| 1                                    | 633         | 370  | 29454                     | 4713          | 5338                                | 608293                       | 98670          | 3 4 1                         | ..                                       | 12 10 0                | ..                            | ..                           | 265  |      |
| 2                                    | 1           | ..   | 69                        | ..            | 5                                   | 2049                         | 324            | 3 6                           | ..                                       | ..                     | ..                            | ..                           | ..   |      |
| 3                                    | 19          | 10   | 999                       | 200           | 695                                 | 24094                        | 4182           | 2 11                          | ..                                       | 8 6 8                  | ..                            | ..                           | 33   |      |
| 4                                    | 7           | ..   | 737                       | 106           | 60                                  | 7670                         | 599            | 1 6                           | ..                                       | ..                     | ..                            | ..                           | 15   |      |
| 5                                    | 18          | 12   | 1054                      | 240           | 822                                 | 26340                        | 4744           | 3 0                           | ..                                       | 10 0 0                 | ..                            | ..                           | 42   |      |
| 6                                    | 27          | 26   | 1747                      | 250           | 695                                 | 44040                        | 6657           | 2 9                           | ..                                       | ..                     | ..                            | ..                           | 36   |      |
| 7                                    | ..          | ..   | ..                        | ..            | ..                                  | 4752                         | 565            | ..                            | ..                                       | ..                     | ..                            | ..                           | ..   |      |
| 8                                    | ..          | ..   | ..                        | ..            | ..                                  | 3133                         | 371            | ..                            | ..                                       | ..                     | ..                            | ..                           | ..   |      |
| 9                                    | 4           | 3    | 235                       | 48            | 42                                  | 6086                         | 892            | 2 11                          | ..                                       | ..                     | ..                            | ..                           | ..   |      |
| 10                                   | 30          | 41   | 3556                      | 298           | 964                                 | 37585                        | 6535           | 3 0                           | ..                                       | 8 6 8                  | ..                            | 41                           | 18   |      |
| 11                                   | 29          | 34   | 1437                      | 348           | 534                                 | 31024                        | 5251           | 3 0                           | 29                                       | ..                     | ..                            | ..                           | 15   |      |
| 12                                   | 22          | 13   | 2000                      | 61            | 250                                 | 20463                        | 1943           | 2 0                           | ..                                       | ..                     | ..                            | ..                           | ..   |      |
| 13                                   | 7           | 4    | 435                       | 40            | 84                                  | 8333                         | 845            | 2 2                           | ..                                       | ..                     | ..                            | ..                           | ..   |      |
| 14                                   | 2           | ..   | 118                       | ..            | ..                                  | 1453                         | 147            | 1 10                          | ..                                       | ..                     | ..                            | ..                           | ..   |      |
| 15                                   | 3           | 2    | 159                       | ..            | ..                                  | 2297                         | 100            | 0 11 1                        | ..                                       | 1 4 0                  | ..                            | ..                           | ..   |      |
| 16                                   | 12          | 4    | 598                       | 75            | 100                                 | 10786                        | 1262           | 2 0 1                         | 33                                       | 3 14 6                 | ..                            | 12                           | 5    |      |
| 17                                   | 215         | 55   | 14696                     | 1731          | 2464                                | 290209                       | 45028          | 3 1                           | ..                                       | ..                     | ..                            | ..                           | ..   |      |
| 18                                   | 14          | ..   | 1019                      | 216           | 104                                 | 6539                         | 428            | 1 6                           | ..                                       | 8 10 4                 | ..                            | ..                           | ..   |      |
| 19                                   | 3           | ..   | 57                        | ..            | 5                                   | 726                          | 64             | 1 10                          | ..                                       | ..                     | ..                            | ..                           | ..   |      |
| 20                                   | 2           | 3    | 265                       | ..            | 8                                   | 3850                         | 948            | 6 4                           | ..                                       | ..                     | ..                            | ..                           | ..   |      |
| 21                                   | ..          | ..   | 119                       | 15            | ..                                  | 3467                         | 265            | 1 6                           | ..                                       | ..                     | ..                            | ..                           | ..   |      |
| 22                                   | ..          | ..   | ..                        | ..            | ..                                  | 5676                         | 1533           | ..                            | ..                                       | ..                     | ..                            | ..                           | ..   |      |
| 23                                   | ..          | ..   | ..                        | ..            | ..                                  | 11800                        | 3563           | ..                            | ..                                       | ..                     | ..                            | ..                           | ..   |      |
| 24                                   | 3           | 3    | 324                       | ..            | 19                                  | 4650                         | 1344           | 6 3                           | ..                                       | ..                     | ..                            | ..                           | ..   |      |
| 25                                   | 8           | ..   | 115                       | 15            | 6                                   | 2534                         | 179            | 1 4                           | ..                                       | ..                     | ..                            | ..                           | ..   |      |
| 26                                   | 3           | 3    | 357                       | ..            | 14                                  | 5197                         | 1519           | 6 4                           | ..                                       | ..                     | ..                            | ..                           | ..   |      |
| 27                                   | ..          | ..   | ..                        | ..            | ..                                  | 6801                         | 1465           | ..                            | ..                                       | ..                     | ..                            | ..                           | ..   |      |
| 28                                   | 22          | 7    | 1551                      | 146           | 240                                 | 22611                        | 2545           | 2 2                           | ..                                       | ..                     | ..                            | ..                           | 2    |      |
| 29                                   | 2           | ..   | 49                        | 8             | 6                                   | 1007                         | 40             | ..                            | ..                                       | ..                     | ..                            | ..                           | ..   |      |
| 30                                   | ..          | ..   | 8                         | ..            | 1                                   | 299                          | 12             | 1 4                           | ..                                       | ..                     | ..                            | ..                           | ..   |      |
| 31                                   | ..          | ..   | ..                        | ..            | ..                                  | 11889                        | 1293           | ..                            | ..                                       | ..                     | ..                            | ..                           | ..   |      |
| 32                                   | ..          | ..   | ..                        | ..            | ..                                  | 2472                         | 217            | ..                            | ..                                       | ..                     | ..                            | ..                           | ..   |      |
| 33                                   | 171         | 190  | 8252                      | 3048          | 476                                 | 224550                       | 35434          | 3 0                           | ..                                       | 20 0 0                 | ..                            | 754                          | 180  |      |
| 34                                   | 18          | ..   | 1644                      | 431           | 185                                 | 12445                        | 1577           | 2 6                           | ..                                       | 4 3 4                  | ..                            | 1                            | 20   |      |
|                                      |             |      | 1275                      | 780           | 71054                               | 11989                        | 13117          | 1455070                       | 230591                                   | ..                     | 62                            | 76 15 6                      | 808  | 613  |

| NAME OF SOCIETY.  | No. of Mem-<br>bers. | LIABILITIES.   |  |               |   | ASSETS.                  |              |        |                                 |
|---|----------------------|----------------|--|---------------|---|--------------------------|--------------|--------|---------------------------------|
|   |                      | Share Capital. | Loans, including any Over-draft from Bank. | Reserve Fund. | Value of Land, Buildings, Machinery, and Fixed Stock. | Value of Stock in Trade. | Investments. |        | Owing to the Society for Goods. |
|   |                      | £              | £  | £             | £   | £                        | £            | £      | £                               |
| <b>PERTH, FORFAR, &amp; ABERDEEN DISTRICT.—Con.</b>       |                      |                |  |               |   |                          |              |        |                                 |
| Productive Societies:—                                    |                      |                |  |               |   |                          |              |        |                                 |
| Abernethy Baking .....                                    | 120                  | 100            | ..   | 155           | 400   | 91                       | ..           | 120    | 40                              |
| bAuchterarder Baking .. .                                 | 255                  | 411            | 469  | ..            | 183   | 142                      | ..           | 605    | ..                              |
| Total .....   | 56700                | 308314         | 127352                                     | 29143         | 216156  | 171401                   | 42997        | 165210 | 32970                           |
| <b>No. 9—RENFREWSHIRE DIST.—</b>                          |                      |                |  |               |   |                          |              |        |                                 |
| Barrhead .....  | 2778                 | 13124          | 49648                                      | 3854          | 42039   | 8896                     | 802          | 17265  | 2608                            |
| Bridge of Weir .....                                      | 250                  | 2308           | 30   | 121           | 3286  | 828                      | ..           | 1047   | 156                             |
| Busby .....   | 240                  | 567            | 2620                                       | 157           | 100   | 532                      | 900          | 2277   | 195                             |
| Cathcart .....  | 235                  | 1435           | 142  | 174           | 404   | 341                      | ..           | 817    | 58                              |
| Firth of Clyde .....                                      | 145                  | 901            | ..   | 51            | 9   | 394                      | ..           | 765    | 120                             |
| Greenock—Central .....                                    | 3808                 | 19026          | 42608                                      | 1601          | 30115   | 17940                    | ..           | 10845  | 4333                            |
| "    East End .....                                       | 460                  | 3470           | 7264                                       | 162           | 7599  | 2508                     | ..           | 809    | 796                             |
| Howwood .....   | 100                  | 1709           | ..   | 60            | 178   | 313                      | ..           | 1272   | 47                              |
| Hurlet and Nitshill .....                                 | 250                  | 800            | 7956                                       | 305           | 5407  | 521                      | ..           | 2479   | 604                             |
| Johnstone .....   | 1347                 | 23069          | 700  | 680           | 11971   | 5735                     | ..           | 7965   | 244                             |
| Kilbarchan .....  | 497                  | 9728           | 2758                                       | 488           | 4448  | 1502                     | ..           | 6137   | 278                             |
| Linwood .....   | 211                  | 2974           | ..   | 223           | 85  | 915                      | ..           | 1832   | 884                             |
| Lochwinnoch .....   | 140                  | 1485           | 3218                                       | 82            | 4160  | 346                      | ..           | 480    | 160                             |
| Newton Mearns .....                                       | 195                  | 2174           | ..   | 93            | ..  | 312                      | ..           | 1234   | 349                             |
| Paisley Equitable .....                                   | 1673                 | 5083           | 29634                                      | 704           | 16751   | 4910                     | ..           | 14807  | 1182                            |
| "    Provident .....                                      | 6200                 | 25796          | 84651                                      | 4276          | 27340   | 17814                    | 17580        | 56546  | 5574                            |
| "    Underwood Coal ..                                    | 305                  | 2188           | 1453                                       | 813           | 3315  | 119                      | ..           | 1791   | 298                             |
| Pollokshaws .....   | 832                  | 6251           | 174  | 702           | 1439  | 1729                     | ..           | 4692   | 281                             |
| Port Glasgow—Fore Street.                                 | 846                  | 3318           | 7961                                       | 155           | 6634  | 3316                     | ..           | 3244   | 440                             |
| "    Provident .....                                      | 910                  | 4827           | 8876                                       | 366           | 5632  | 3083                     | ..           | 6175   | ..                              |
| Renfrew Equitable .....                                   | 775                  | 4299           | 13598                                      | 866           | 11636   | 3072                     | ..           | 5900   | 1710                            |
| Thorniebank .....   | 514                  | 2180           | 15115                                      | 193           | 1477  | 1226                     | ..           | 13561  | 2344                            |
|   | 22711                | 136652         | 278406                                     | 16126         | 184025  | 76352                    | 19282        | 162240 | 22661                           |
| <b>Special Society:—</b>                                  |                      |                |  |               |   |                          |              |        |                                 |
| Scottish Laundry Association (Barrhead) .....             | 45                   | 1630           | 2297                                       | ..            | 3399  | 102                      | ..           | 141    | 24                              |
|   | 22756                | 138282         | 280703                                     | 16126         | 187424  | 76454                    | 19282        | 162381 | 22685                           |
| <b>Productive Society:—</b>                               |                      |                |  |               |   |                          |              |        |                                 |
| Paisley Manufacturing .....                               | 2292                 | 33819          | 41509                                      | 3827          | 26575   | 26075                    | ..           | 24296  | 5548                            |
| Total .....   | 25048                | 172101         | 322212                                     | 19953         | 213999  | 102529                   | 19282        | 186677 | 28233                           |
| <b>No. 10—STIRLING, WEST FIFE, AND CLACKMANNAN DIST.—</b> |                      |                |  |               |   |                          |              |        |                                 |
| Aberfoyle .....   | 102                  | 242            | ..   | 10            | 84  | 178                      | ..           | 937    | 84                              |
| Alloa .....   | 3717                 | 84770          | 7086                                       | 2743          | 29724   | 19392                    | 19563        | 35858  | ..                              |
| Alva Bazaar .....   | 919                  | 12557          | 309  | 564           | 2321  | 4509                     | ..           | 7819   | 791                             |
| Bannockburn .....   | 1209                 | 18654          | ..   | 2033          | 9018  | 4878                     | 800          | 7908   | 3436                            |
| Clackmannan .....   | 315                  | 6111           | 171  | 146           | 2020  | 1208                     | ..           | 3954   | 318                             |
| Coalsnaughton .....                                       | 253                  | 3097           | 1107                                       | 286           | 935   | 772                      | ..           | 1980   | 528                             |
| Deanston .....  | 102                  | 139            | 20   | 106           | 12  | 226                      | ..           | 274    | 15                              |
| Dunblane .....  | 291                  | 5399           | ..   | 162           | 1893  | 1823                     | ..           | 2211   | ..                              |
| Menstrie .....  | 172                  | 2629           | 125  | 44            | 933   | 893                      | ..           | 831    | 316                             |
| Newtonshaw .....  | 636                  | 9713           | ..   | 329           | 3569  | 2565                     | 590          | 3542   | 1021                            |
| Stirling .....  | 2419                 | 30060          | ..   | 1048          | 12349   | 10232                    | ..           | 7876   | ..                              |
| Tillicoultry .....  | 1070                 | 8371           | ..   | 387           | 1740  | 4127                     | ..           | 3653   | 1499                            |
| Tullibody and Cambus .....                                | 147                  | 3420           | ..   | 140           | 351   | 616                      | 981          | 1755   | 153                             |
|   | 11352                | 185162         | 8818                                       | 7998          | 64849   | 51479                    | 21939        | 77998  | 8161                            |

|    | No. of<br>Employees on<br>Dec. 31st. |                  | EXPENSES.                 |                    | Interest<br>on<br>Share<br>Capital. | Sales<br>during the<br>Year. | PROFIT.        |   |  |                        |                                    |                                   |
|----|--------------------------------------|------------------|---------------------------|--------------------|-------------------------------------|------------------------------|----------------|---|--|------------------------|------------------------------------|-----------------------------------|
|    | Distributive.                        | Pro-<br>ductive. | Salaries<br>and<br>Wages. | Depre-<br>ciation. |                                     |                              | Net<br>Profit. | Aver-<br>age<br>Divi-<br>dend<br>per £. | Am't<br>Paid as<br>Bonus<br>on<br>Wages. | Subscriptions.         |                                    |                                   |
|    |                                      |                  |                           |                    |                                     |                              |                |   |  | Co-operative<br>Union. | Educa-<br>tional<br>Pur-<br>poses. | Chari-<br>table<br>Pur-<br>poses. |
|    |                                      |                  | £                         | £                  | £                                   | £                            | £              | s. d.                                   | £  | £ s d.                 | £                                  | £                                 |
| 35 | ..                                   | 3                | 160                       | ..                 | 5                                   | 1900                         | 160            | 2 6                                     | ..                                       | ..                     | ..                                 | 4                                 |
| 36 | ..                                   | ..               | ..                        | ..                 | ..                                  | 2146                         | 465            | ..                                      | ..                                       | ..                     | ..                                 | ..                                |
|    | 1275                                 | 783              | 71214                     | 11989              | 13122                               | 1459116                      | 231216         | ..                                      | 62                                       | 76 15 6                | £08                                | 635                               |
| 1  | 82                                   | 46               | 4044                      | 1329               | 632                                 | 95721                        | 12340          | 2 9                                     | ...                                      | 15 0 0                 | 210                                | 240                               |
| 2  | 6                                    | ..               | 308                       | 84                 | 111                                 | 6891                         | 848            | 2 4½                                    | ..                                       | 2 1 8                  | ...                                | 2                                 |
| 3  | 7                                    | ..               | 365                       | ..                 | 121                                 | 9717                         | 1597           | 2 11                                    | 41                                       | 1 18 4                 | 6                                  | 13                                |
| 4  | 6                                    | ..               | 350                       | 6                  | 56                                  | 7526                         | 762            | 2 0                                     | ..                                       | 2 5 4                  | ..                                 | 6                                 |
| 5  | 7                                    | ..               | 235                       | 40                 | 36                                  | 4552                         | 467            | 1 9½                                    | 18                                       | 1 4 4                  | ..                                 | ..                                |
| 6  | 180                                  | 33               | 6047                      | 839                | 2064                                | 122490                       | 18804          | 2 11½                                   | 722                                      | 12 10 0                | 52                                 | 98                                |
| 7  | 21                                   | 4                | 1082                      | 63                 | 168                                 | 16804                        | 1959           | 2 3½                                    | 88                                       | 3 16 0                 | 20                                 | 10                                |
| 8  | 2                                    | ..               | 128                       | 14                 | 81                                  | 3604                         | 596            | 3 1½                                    | 13                                       | 0 17 6                 | 15                                 | 5                                 |
| 9  | 7                                    | ..               | 449                       | 76                 | 33                                  | 19031                        | 2347           | 3 6                                     | ..                                       | 1 18 4                 | 23                                 | 48                                |
| 10 | 42                                   | 20               | 2283                      | 260                | 944                                 | 44293                        | 8837           | 2 4                                     | 266                                      | 11 0 0                 | 99                                 | 123                               |
| 11 | 13                                   | 3                | 891                       | 134                | 430                                 | 22067                        | 3029           | 2 11½                                   | ..                                       | 4 0 0                  | 20                                 | 50                                |
| 12 | 6                                    | ..               | 344                       | 9                  | 139                                 | 10588                        | 1824           | 3 2½                                    | 44                                       | 1 18 8                 | ..                                 | 25                                |
| 13 | 3                                    | ..               | 184                       | 70                 | 67                                  | 4636                         | 597            | 2 4                                     | ..                                       | 1 4 4                  | 3                                  | 2                                 |
| 14 | 5                                    | ..               | 258                       | 11                 | 82                                  | 8570                         | 1884           | 4 2                                     | ..                                       | 1 9 0                  | ..                                 | 12                                |
| 15 | 53                                   | 17               | 2301                      | 356                | 250                                 | 55459                        | 7378           | 2 2½                                    | 966                                      | 13 10 0                | 224                                | 97                                |
| 16 | 278                                  | 56               | 9033                      | 2035               | 1287                                | 204612                       | 32968          | 2 3½                                    | 1565                                     | 49 2 0                 | 759                                | 377                               |
| 17 | 42                                   | ..               | 2344                      | 232                | 107                                 | 22722                        | 3446           | 2 5                                     | 273                                      | 2 5 8                  | 11                                 | 56                                |
| 18 | 32                                   | ..               | 1694                      | 126                | 344                                 | 33451                        | 5117           | 2 8                                     | ..                                       | 6 13 10                | 69                                 | 63                                |
| 19 | 32                                   | 8                | 1238                      | 120                | 585                                 | 25501                        | 3590           | 2 3½                                    | 64                                       | ..                     | 9                                  | 43                                |
| 20 | 31                                   | 5                | 1692                      | 133                | 648                                 | 21849                        | 3711           | 2 7                                     | 200                                      | 7 8 4                  | 8                                  | 43                                |
| 21 | 26                                   | 2                | 1808                      | 235                | 185                                 | 36710                        | 5119           | 2 7½                                    | 96                                       | 6 6 2                  | 66                                 | 20                                |
| 22 | 14                                   | ..               | 852                       | 64                 | 87                                  | 24600                        | 3673           | 3 0                                     | 24                                       | 4 5 0                  | 12                                 | 17                                |
|    | 895                                  | 194              | 37930                     | 6236               | 8461                                | 795394                       | 120893         | ..                                      | 3780                                     | 150 14 6               | 1606                               | 1350                              |
| 23 | ..                                   | 66               | 2692                      | ..                 | ..                                  | 4094                         | 432            | ..                                      | ..                                       | ..                     | ..                                 | 3                                 |
|    | 895                                  | 260              | 40622                     | 6236               | 8461                                | 799488                       | 121325         | ..                                      | 3780                                     | 150 14 6               | 1606                               | 1353                              |
| 24 | 122                                  | 243              | 16417                     | 982                | 1674                                | 90679                        | 5658           | 0 9                                     | 550                                      | 18 2 4                 | 44                                 | 140                               |
|    | 1017                                 | 503              | 57039                     | 7218               | 10135                               | 890167                       | 126983         | ..                                      | 4330                                     | 168 16 10              | 1650                               | 1493                              |
| 1  | 4                                    | ..               | 176                       | 11                 | 8                                   | 3372                         | 423            | 2 4                                     | ..                                       | ..                     | ..                                 | ..                                |
| 2  | 102                                  | 88               | 9420                      | 1660               | 3043                                | 138835                       | 26383          | 3 6                                     | ..                                       | 12 0 0                 | 210                                | 80                                |
| 3  | 20                                   | 16               | 932                       | 90                 | 484                                 | 31342                        | 5677           | 3 4½                                    | ..                                       | 7 16 4                 | 64                                 | 32                                |
| 4  | 31                                   | 35               | 2119                      | 293                | 895                                 | 55909                        | 10276          | 3 5                                     | ..                                       | 9 18 6                 | 27                                 | 28                                |
| 5  | 9                                    | 5                | 446                       | 137                | 296                                 | 14675                        | 3900           | 4 0                                     | ..                                       | 2 11 4                 | 4                                  | 16                                |
| 6  | 6                                    | 4                | 269                       | 176                | 147                                 | 12463                        | 3230           | 4 6                                     | ..                                       | ..                     | ..                                 | 9                                 |
| 7  | 1                                    | 2                | 163                       | 2                  | 8                                   | 3417                         | 638            | 3 6                                     | 31                                       | ..                     | ..                                 | 2                                 |
| 8  | 8                                    | 3                | 604                       | 83                 | 263                                 | 8934                         | 1275           | 3 0½                                    | ..                                       | 2 8 2                  | 2                                  | 3                                 |
| 9  | 4                                    | 2                | 249                       | 29                 | 84                                  | 5493                         | 724            | 2 1½                                    | ..                                       | 1 12 0                 | 8                                  | 5                                 |
| 10 | 18                                   | 14               | 1371                      | 205                | 512                                 | 27648                        | 5349           | 3 6½                                    | ..                                       | 4 12 4                 | 4                                  | 56                                |
| 11 | 78                                   | 38               | 3409                      | 560                | 1395                                | 79220                        | 14200          | 3 3                                     | ..                                       | 8 6 8                  | 115                                | 24                                |
| 12 | 16                                   | 19               | 835                       | 137                | 315                                 | 25353                        | 4255           | 3 4                                     | ..                                       | ..                     | 27                                 | 13                                |
| 13 | 3                                    | 2                | 154                       | 21                 | 144                                 | 5000                         | 872            | 3 1                                     | ..                                       | 1 4 4                  | ..                                 | ..                                |
|    | 300                                  | 228              | 20212                     | 3404               | 7594                                | 411661                       | 76602          | ..                                      | 31                                       | 50 9 8                 | 461                                | 268                               |

| NAME OF SOCIETY.                           | No. of<br>Mem-<br>bers. | LIABILITIES.      |   |                       |   | ASSETS.                           |                         |                                   |   |
|--|-------------------------|-------------------|---|-----------------------|---|-----------------------------------|-------------------------|-----------------------------------|---|
|  |                         | Share<br>Capital. | Loans,<br>Includ-<br>ing any<br>Over-<br>draft<br>from<br>Bank. | Re-<br>serve<br>Fund. | Value of<br>Land,<br>Buildings,<br>Machin-<br>ery, and<br>Fixed<br>Stock. | Value of<br>Stock<br>in<br>Trade. | Investments.            |                                   | Owing<br>to the<br>Society<br>for<br>Goods. |
|  |                         |                   |   |                       |   |                                   | House<br>Prop-<br>erty. | All<br>other<br>Invest-<br>ments. |   |
| STIRLING, &c, DISTRICT— <i>Con.</i>        |                         | £                 | £   | £                     | £   | £                                 | £                       | £                                 | £   |
| Productive Societies:—                     |                         |                   |   |                       |   |                                   |                         |                                   |   |
| Alva Baking .. .. .                        | 705                     | 6902              | 70  | 84                    | 4286  | 534                               | ..                      | 3892                              | 241 14                                      |
| Tillicoultry Baking .. . . .               | 978                     | 9558              | 2100  | 148                   | 4799  | 824                               | ..                      | 5482                              | .. 15                                       |
| Total .....                                | 13035                   | 201622            | 10988   | 8230                  | 73934   | 52807                             | 21939                   | 87372                             | 8402  |
| No. 11—UNALLOTTED TO ANY<br>DISTRICT—      |                         |                   |   |                       |   |                                   |                         |                                   |   |
| <i>a</i> Banchory .. . . .                 | 424                     | 1032              | ..  | 439                   | 884   | 930                               | ..                      | ..                                | 60 1  |
| <i>b</i> Campbeltown .. . . .              | 418                     | 1089              | 5359  | ..                    | 3930  | 1856                              | ..                      | 881                               | .. 2  |
| <i>b</i> Carronbridge .. . . .             | 196                     | 890               | 368   | ..                    | ..  | 566                               | ..                      | 858                               | .. 3  |
| Dalbeattie .. . . .                        | 78                      | 252               | ..  | 15                    | ..  | 265                               | ..                      | 173                               | .. 4  |
| Don (Port Elphinstone) ..                  | 1019                    | 6684              | 1000  | 740                   | 4580  | 5665                              | ..                      | ..                                | .. 5  |
| Dumfries and Maxwelltown                   | 966                     | 9210              | 2425  | 266                   | 5722  | 2306                              | ..                      | 2986                              | 1005 6                                      |
| <i>c</i> Elgin .. . . .                    | 156                     | 227               | ..  | 8                     | 139   | 265                               | ..                      | 237                               | 140 8                                       |
| Multitubular (Annan).....                  | 155                     | 234               | ..  | 255                   | 44  | 595                               | ..                      | 385                               | .. 9  |
| Peterhead .. . . .                         | 434                     | 1530              | 878   | ..                    | 1073  | 1474                              | ..                      | 88                                | .. 10                                       |
| <i>b</i> Strathisla.....                   | 1156                    | 8879              | ..  | 980                   | 3983  | 4483                              | ..                      | 1914                              | 635 11                                      |
| Thurso .. . . .                            | 400                     | 1379              | 1000  | 11                    | 2107  | 376                               | ..                      | ..                                | 280 12                                      |
| Wick and Pulteney Town ..                  | 5402                    | 31456             | 11030   | 2714                  | 22462   | 18781                             | ..                      | 7522                              | 2120  |
| Agricultural Society:—                     |                         |                   |   |                       |   |                                   |                         |                                   |   |
| <i>c</i> Taff Vale Agricultural.....       | ..                      | ..                | ..  | ..                    | ..  | ..                                | ..                      | ..                                | .. 13                                       |
| Total .....                                | 402                     | 31456             | 11030   | 2714                  | 22462   | 18781                             | ..                      | 7522                              | 2120  |
| Wholesale Society:—                        |                         |                   |   |                       |   |                                   |                         |                                   |   |
| Scottish Wholesale (Glas-<br>gow) .. . . . | †278                    | 305487            | 1674241   | 335498                | 555713  | 832171                            | 38489                   | 908776                            | 159123 1                                    |

† 278 societies and 383 employés.



| No. of<br>Employees on<br>Dec. 31st. |                  |      | EXPENSES.                 |                    | Interest<br>on<br>Share<br>Capital. | Sales<br>during the<br>Year. | PROFIT.        |   |  |                |       |      |
|--------------------------------------|------------------|------|---------------------------|--------------------|-------------------------------------|------------------------------|----------------|---|--|----------------|-------|------|
|                                      |                  |      | Salaries<br>and<br>Wages. | Depre-<br>ciation. |                                     |                              | Net<br>Profit. | Aver-<br>age<br>Divi-<br>dend<br>per £. | Am't<br>Paid as<br>Bonus<br>on<br>Wages. | Subscriptions. |       |      |
| Distri-<br>butive.                   | Pro-<br>ductive. | £    |                           |                    | £                                   | £                            |                |   |  | £              | s. d. | £    |
| 14                                   | ..               | 10   | 722                       | 120                | 277                                 | 6898                         | 1643           | 3 6                                     | ..                                       | ..             | 5     | 16   |
| 15                                   | ..               | 13   | 896                       | 195                | 357                                 | 8500                         | 1691           | 4 0                                     | ..                                       | 7 16 8         | 86    | 24   |
|                                      | 300              | 251  | 21830                     | 3719               | 8228                                | 427059                       | 79936          | ..                                      | 31                                       | 58 6 4         | 502   | 308  |
|                                      |                  |      |                           |                    |                                     |                              |                |   |  |                |       |      |
| 1                                    | 8                | 3    | ..                        | 25                 | 52                                  | 6431                         | 560            | 2 2                                     | ..                                       | ..             | ..    | ..   |
| 2                                    | ..               | ..   | ..                        | ..                 | ..                                  | 11591                        | 1311           | ..                                      | ..                                       | ..             | ..    | ..   |
| 3                                    | ..               | ..   | ..                        | ..                 | ..                                  | 4107                         | 322            | ..                                      | ..                                       | ..             | ..    | ..   |
| 4                                    | 8                | ..   | 128                       | 9                  | 13                                  | 2495                         | 272            | 2 0                                     | ..                                       | ..             | ..    | ..   |
| 5                                    | 26               | 16   | 1060                      | 148                | 312                                 | 21228                        | 2837           | 2 8½                                    | ..                                       | ..             | ..    | ..   |
| 6                                    | 27               | 10   | 1290                      | 194                | 438                                 | 26306                        | 4581           | 3 2                                     | ..                                       | 7 8 10         | 7     | ..   |
| 7                                    | ..               | ..   | ..                        | ..                 | ..                                  | ..                           | ..             | ..                                      | ..                                       | ..             | ..    | ..   |
| 8                                    | 2                | ..   | 159                       | 14                 | 8                                   | 1879                         | 127            | 1 0                                     | ..                                       | ..             | ..    | ..   |
| 9                                    | 4                | ..   | 185                       | ..                 | 14                                  | 2936                         | 301            | 2 1½                                    | ..                                       | ..             | ..    | ..   |
| 10                                   | ..               | ..   | ..                        | ..                 | ..                                  | 7955                         | 915            | ..                                      | ..                                       | ..             | ..    | ..   |
| 11                                   | 22               | 4    | 836                       | 115                | 436                                 | 17100                        | 2012           | 2 2½                                    | ..                                       | ..             | 12    | 4    |
| 12                                   | 5                | 3    | 422                       | ..                 | 59                                  | 2817                         | 224            | 1 0                                     | ..                                       | ..             | ..    | ..   |
|                                      | 97               | 36   | 4080                      | 505                | 1332                                | 104845                       | 13462          | ..                                      | ..                                       | 7 8 10         | 19    | 4    |
| 13                                   | ..               | ..   | ..                        | ..                 | ..                                  | ..                           | ..             | ..                                      | ..                                       | ..             | ..    | ..   |
|                                      | 97               | 36   | 4080                      | 505                | 1332                                | 104845                       | 13462          | ..                                      | ..                                       | 7 8 10         | 19    | 4    |
|                                      |                  |      |                           |                    |                                     |                              |                |   |  |                |       |      |
| 1                                    | 2104             | 4682 | 76841                     | 47825              | 14757                               | 6395487                      | 254079         | 0 8                                     | *11832                                   | 60 0 0         | 824   | 4543 |

\* Includes bonus paid to productive employes on £210,631 wages.

‡ Distributive expenses only.





## SOUTHERN

RETURN OF TRADE, &c., of Co-operative Societies in the Counties of  
ISLE OF WIGHT, LONDON, KENT, MIDDLESEX, OXFORD,  
arranged in their respective

a These particulars are taken from our last year's return. b These particulars are taken  
this office or to

| NAME OF SOCIETY.                                 | No. of<br>Mem-<br>bers. | LIABILITIES.      |   |                       |   | ASSETS.                           |                         |                                   |   |    |
|--|-------------------------|-------------------|---|-----------------------|---|-----------------------------------|-------------------------|-----------------------------------|---|----|
|  |                         | Share<br>Capital. | Loans,<br>includ-<br>ing any<br>Over-<br>draft<br>from<br>Bank. | Re-<br>serve<br>Fund. | Value of<br>Land,<br>Buildings,<br>Machin-<br>ery, and<br>Fixed<br>Stock. | Value of<br>Stock<br>in<br>Trade. | Investments.            |                                   | Owing<br>to the<br>Society<br>for<br>Goods. |    |
|  |                         |                   |   |                       |   |                                   | House<br>Prop-<br>erty. | All<br>other<br>Invest-<br>ments. |   |    |
| No. 1—NORTH METROPOLITAN<br>DISTRICT—            |                         | £                 | £   | £                     | £   | £                                 | £                       | £                                 | £   |    |
| Anchor (London) .....                            | 887                     | 419               | ..  | 212                   | ..  | 128                               | ..                      | 690                               | 53  | 1  |
| Bowes Park .....                                 | 230                     | 490               | 16  | ..                    | 75  | 229                               | ..                      | 26                                | 60  | 2  |
| Co-op. Brotherhood Trust<br>(London) .....       | 135                     | 817               | 125   | ..                    | 142   | 434                               | ..                      | 83                                | 23  | 3  |
| a Co-op. Institute (London) ..                   | 72                      | 535               | 180   | ..                    | 145   | 774                               | ..                      | 34                                | 228   | 4  |
| Croxley .....                                    | 121                     | 479               | 293   | 94                    | 446   | 381                               | ..                      | 142                               | 5   | 5  |
| *Ealing .....                                    | ..                      | ..                | ..  | ..                    | ..  | ..                                | ..                      | ..                                | ..  | 6  |
| b Euston (London) .....                          | 545                     | 22                | 285   | ..                    | ..  | 678                               | ..                      | 159                               | ..  | 7  |
| Hackney .....                                    | 108                     | 63                | 70  | ..                    | 73  | 102                               | ..                      | 13                                | 33  | 8  |
| Hendon .....                                     | 442                     | 2852              | 2001  | 85                    | 2190  | 944                               | 1885                    | 342                               | ..  | 9  |
| High Barnet .....                                | 386                     | 1147              | 312   | ..                    | 234   | 907                               | ..                      | 33                                | 147   | 10 |
| Holloway .....                                   | 248                     | 222               | ..  | ..                    | 39  | 169                               | ..                      | ..                                | 47  | 11 |
| London Neasden Coal ....                         | ..                      | 65                | ..  | 84                    | 104   | 22                                | ..                      | 111                               | 57  | 12 |
| " United Workmen's                               | 47                      | 15                | ..  | 2                     | ..  | 24                                | ..                      | ..                                | ..  | 13 |
| Perseverance (London) ..                         | 98                      | 143               | 93  | ..                    | ..  | 125                               | ..                      | 176                               | 36  | 14 |
| Radlett .....                                    | 200                     | 1742              | 1212  | 108                   | 2099  | 929                               | ..                      | 119                               | 190   | 15 |
| Railway Clearing House                           | 917                     | 1078              | 4263  | ..                    | 190   | 4627                              | ..                      | 1161                              | 2596  | 16 |
| St. Andrew's (Watford) ..                        | 1411                    | 4924              | 2718  | 430                   | 5081  | 3030                              | ..                      | 1230                              | 47  | 17 |
| West London .....                                | 2096                    | 6590              | 2284  | 361                   | 6484  | 2944                              | ..                      | 1213                              | 60  | 18 |
| Willesden and District ....                      | 789                     | 1232              | 824   | 180                   | 1066  | 1374                              | ..                      | 452                               | 180   | 19 |
| " Junction .....                                 | 293                     | 1732              | 252   | 108                   | 34  | 557                               | ..                      | 1743                              | 14  | 20 |
| Wood Green .....                                 | 1505                    | 4623              | 3588  | 284                   | 4388  | 2300                              | 992                     | 695                               | 262   | 21 |
|  | 10470                   | 29190             | 18516   | 1948                  | 22790   | 20678                             | 2877                    | 8422                              | 4083  |    |
| Supply Associations:—                            |                         |                   |   |                       |   |                                   |                         |                                   |   |    |
| Canteen & Mess (London) ..                       | 235                     | 9763              | ..  | ..                    | ..  | ..                                | ..                      | ..                                | ..  | 22 |
| a Civil Service (Haymarket) ..                   | 10544                   | 100000            | 63037   | 48000                 | 121414  | 124167                            | ..                      | 10539                             | 4446  | 23 |
| " Supply Assoc. .....                            | 62477                   | 355348            | 31043   | 95000                 | 205906  | 322654                            | ..                      | 97884                             | 10514                                       | 24 |
| New Civil Service (London) ..                    | 5125                    | 37213             | 7317  | ..                    | 23958   | 24016                             | ..                      | ..                                | 2531  | 25 |
|  | 88851                   | 531514            | 119913  | 144948                | 374068  | 491515                            | 2877                    | 116845                            | 21524                                       |    |
| Special Society:—                                |                         |                   |   |                       |   |                                   |                         |                                   |   |    |
| London Cab Drivers .....                         | 229                     | 1209              | ..  | 143                   | 200   | 829                               | ..                      | 342                               | 444   | 26 |
|  | 89080                   | 532723            | 119913  | 145091                | 374268  | 492344                            | 2877                    | 117187                            | 21968                                       |    |
| Agricultural and Dairy:—                         |                         |                   |   |                       |   |                                   |                         |                                   |   |    |
| Eastern Counties Dairy<br>Farmers (London) ..... | 52                      | 520               | ..  | 78                    | 49  | 5                                 | ..                      | ..                                | 2020  | 27 |
|  | 89132                   | 539243            | 119913  | 145169                | 374317  | 492349                            | 2877                    | 117187                            | 23988                                       |    |
| Productive Societies:—                           |                         |                   |   |                       |   |                                   |                         |                                   |   |    |
| London Bass Dressers ....                        | 80                      | 724               | 270   | 640                   | ..  | 768                               | ..                      | 1093                              | 879   | 28 |
| " Bookbinders .....                              | 80                      | 400               | ..  | 11                    | 112   | 118                               | ..                      | ..                                | 120   | 29 |
| b " British Bone Brush<br>Manufacturers .....    | 54                      | 104               | 307   | ..                    | 69  | 50                                | ..                      | 18                                | ..  | 30 |
| " Clothiers .....                                | 102                     | 365               | ..  | 37                    | ..  | 32                                | ..                      | 349                               | 83  | 31 |

\* Not commenced business at end of 1903.



## SECTION.

BEDFORD, BERKS, BUCKS, CAMBRIDGE, DORSET, ESSEX, HANTS, HERTS, NORFOLK, SUFFOLK, SUSSEX, and WILTS, for 1903, Conference Districts.

from the Registrar's Return for 1902. c These societies have not made a return either to the Registrar.

| No of<br>Employees on<br>Dec. 31st. |                  |                        | EXPENSES.                 |                    | Interest<br>on<br>Share<br>Capital. | Sales<br>during the<br>Year. | PROFIT.        |   |  |                                    |                                   |     |
|-------------------------------------|------------------|------------------------|---------------------------|--------------------|-------------------------------------|------------------------------|----------------|---|--|------------------------------------|-----------------------------------|-----|
|                                     |                  |                        | Salaries<br>and<br>Wages. | Depre-<br>ciation. |                                     |                              | Net<br>Profit. | Aver-<br>age<br>Divi-<br>dend<br>per £. | Am't<br>Paid as<br>Bonus<br>on<br>Wages. | Subscriptions.                     |                                   |     |
| Distri-<br>butive.                  | Pro-<br>ductive. | Co-operative<br>Union. |                           |                    |                                     |                              |                |   |  | Educa-<br>tional<br>Pur-<br>poses. | Chari-<br>table<br>Pur-<br>poses. |     |
|                                     |                  |                        | £                         | £                  | £                                   | £                            | £              | £                                       | £ s. d.                                  | £                                  | £                                 |     |
| 1                                   | 3                | ..                     | 310                       | ..                 | ..                                  | 9759                         | 145            | ..                                      | ..                                       | 7 0 6                              | 14                                | 5   |
| 2                                   | 5                | ..                     | 248                       | 6                  | ..                                  | 2105                         | ..             | ..                                      | ..                                       | 1 18 4                             | ..                                | ..  |
| 3                                   | 2                | ..                     | 119                       | 7                  | ..                                  | 1686                         | 53             | ..                                      | ..                                       | 1 3 0                              | 6                                 | ..  |
| 4                                   | 2                | 11                     | 136                       | ..                 | ..                                  | 2199                         | ..             | ..                                      | ..                                       | 0 10 6                             | ..                                | ..  |
| 5                                   | 3                | ..                     | 131                       | 22                 | 22                                  | 4060                         | 364            | 1 8                                     | 20                                       | 1 1 0                              | ..                                | ..  |
| 6                                   | ..               | ..                     | ..                        | ..                 | ..                                  | ..                           | ..             | ..                                      | ..                                       | ..                                 | ..                                | ..  |
| 7                                   | ..               | ..                     | ..                        | ..                 | ..                                  | 18508                        | 488            | ..                                      | ..                                       | ..                                 | ..                                | ..  |
| 8                                   | 2                | ..                     | ..                        | 6                  | 2                                   | 1712                         | 15             | 0 3                                     | ..                                       | 0 12 0                             | ..                                | ..  |
| 9                                   | 10               | ..                     | 636                       | 81                 | 129                                 | 8177                         | 406            | 1 2                                     | ..                                       | 3 13 8                             | 12                                | 1   |
| 10                                  | 5                | 1                      | 261                       | 26                 | 28                                  | 3651                         | 48             | 0 4                                     | ..                                       | 2 19 8                             | ..                                | ..  |
| 11                                  | 2                | ..                     | 104                       | 4                  | 8                                   | 1123                         | 42             | 0 4½                                    | 1  | ..                                 | ..                                | ..  |
| 12                                  | 1                | ..                     | 169                       | 5                  | 1                                   | 1071                         | 89             | ..                                      | ..                                       | 3 6 8                              | ..                                | 4   |
| 13                                  | ..               | ..                     | 2                         | ..                 | ..                                  | 75                           | 5              | 1 0                                     | ..                                       | ..                                 | ..                                | ..  |
| 14                                  | 2                | ..                     | 110                       | 8                  | 5                                   | 1385                         | 17             | ..                                      | ..                                       | 1 1 10                             | ..                                | ..  |
| 15                                  | 6                | ..                     | 329                       | 71                 | 76                                  | 4688                         | 206            | 1 0                                     | 8  | 1 4 8                              | 4                                 | ..  |
| 16                                  | 7                | ..                     | 1270                      | 101                | 102                                 | 29694                        | 1810           | 1 6½                                    | ..                                       | ..                                 | ..                                | ..  |
| 17                                  | 28               | 7                      | 1555                      | 280                | 204                                 | 30723                        | 2819           | 1 7¼                                    | ..                                       | 10 1 8                             | 31                                | 4   |
| 18                                  | 41               | 11                     | 2181                      | 337                | 275                                 | 41133                        | 2231           | 1 0                                     | 115                                      | 8 6 8                              | 56                                | 12  |
| 19                                  | 16               | ..                     | 817                       | 53                 | 42                                  | 13758                        | 964            | 1 3                                     | 45                                       | 4 5 8                              | 18                                | 3   |
| 20                                  | 6                | ..                     | 381                       | 17                 | 80                                  | 7185                         | 722            | 1 10                                    | 15                                       | 2 6 6                              | 25                                | 4   |
| 21                                  | 37               | 6                      | 1842                      | 366                | 216                                 | 18566                        | 1009           | 0 7                                     | 55                                       | 8 6 8                              | 20                                | 2   |
| 22                                  | 178              | 36                     | 10601                     | 1390               | 1190                                | 201253                       | 11428          | ..                                      | 259                                      | 57 19 0                            | 186                               | 35  |
|                                     | ..               | ..                     | ..                        | ..                 | ..                                  | 245034                       | ..             | ..                                      | ..                                       | 5 5 0                              | ..                                | ..  |
|                                     | 550              | 20                     | 34648                     | 1261               | 1922                                | 406761                       | 9365           | 1 0                                     | ..                                       | ..                                 | ..                                | 66  |
|                                     | 1459             | 77                     | 117686                    | 7524               | 42524                               | 1723267                      | 46965          | ..                                      | ..                                       | 46 11 0                            | ..                                | 106 |
| 25                                  | 154              | ..                     | 7361                      | ..                 | ..                                  | 84414                        | ..             | ..                                      | ..                                       | ..                                 | ..                                | ..  |
| 26                                  | 2341             | 133                    | 170296                    | 10175              | 45636                               | 2660729                      | 67758          | ..                                      | 259                                      | 109 15 0                           | 186                               | 207 |
|                                     | 9                | ..                     | 762                       | 171                | 54                                  | 7779                         | 291            | 1 0                                     | 10                                       | 1 9 6                              | ..                                | ..  |
|                                     | 2350             | 133                    | 171058                    | 10346              | 45690                               | 2668508                      | 68049          | ..                                      | 269                                      | 111 4 6                            | 186                               | 207 |
| 27                                  | ..               | 3                      | 330                       | 5                  | 20                                  | 19952                        | 450            | ..                                      | ..                                       | 0 8 4                              | ..                                | 5   |
|                                     | 2350             | 136                    | 171388                    | 10351              | 45710                               | 2688460                      | 68499          | ..                                      | 269                                      | 111 12 10                          | 186                               | 212 |
| 28                                  | ..               | 19                     | 1410                      | ..                 | 50                                  | 5382                         | 622            | ..                                      | 247                                      | 0 14 0                             | 16                                | ..  |
| 29                                  | ..               | 7                      | 405                       | 11                 | ..                                  | 807                          | 58             | ..                                      | ..                                       | 0 13 4                             | 3                                 | ..  |
| 30                                  | ..               | ..                     | ..                        | ..                 | ..                                  | 627                          | ..             | ..                                      | ..                                       | ..                                 | ..                                | ..  |
| 31                                  | ..               | 2                      | 160                       | 6                  | 21                                  | 1197                         | 102            | 0 9                                     | 8  | ..                                 | ..                                | ..  |

| NAME OF SOCIETY.   | No. of Mem- bers. | LIABILITIES.   |   |                 | ASSETS.   |                          |                   |                          |                                 |
|--|-------------------|----------------|---|-----------------|---|--------------------------|-------------------|--------------------------|---------------------------------|
|  |                   | Share Capital. | Loans, includ- ing any Over- draft from Bank. | Re- serve Fund. | Value of Land, Bldings, Machin- ery, and Fixed Stock. | Value of Stock in Trade. | Investments.      |                          | Owing to the Society for Goods. |
|  |                   |                |   |                 |   |                          | House Prop- erty. | All other Invest- ments. |                                 |
| NORTH METRO. DIS.— <i>Con.</i><br>Productive Societies:—                   |                   | £              | £   | £               | £   | £                        | £                 | £                        | £                               |
| <i>b</i> London Electrl. Engineers   | 84                | 162            | 11  | ..              | ..  | 24                       | ..                | 39                       | 32                              |
| <i>b</i> " General Builders..  | 670               | 1383           | 8268  | ..              | 3434  | 2206                     | ..                | 4037                     | 33                              |
| <i>b</i> " Hamilton Shirt ..   | 7                 | ..             | ..  | ..              | ..  | ..                       | ..                | 9                        | 34                              |
| " Mosaic Workers..   | 96                | 480            | 140   | ..              | ..  | ..                       | ..                | ..                       | 35                              |
| " Typewriters .....  | 29                | 193            | ..  | ..              | 84  | 58                       | ..                | 11                       | 39                              |
| Total .....  | 90284             | 537054         | 128909  | 145857          | 378016  | 495605                   | 2577              | 122743                   | 25114                           |
| No. 2—SOUTH METROPOLITAN DISTRICT—   |                   |                |   |                 |   |                          |                   |                          |                                 |
| Addington .....  | 17                | 95             | ..  | 193             | ..  | 121                      | ..                | 162                      | 14                              |
| Battersea and Wandsworth   | 728               | 6475           | 2516  | 348             | 6088  | 1805                     | ..                | 923                      | 435                             |
| <i>b</i> Bexley Heath .....  | 54                | 107            | 291   | ..              | 81  | 142                      | ..                | 224                      | 2                               |
| Brixton Result .....   | 274               | 736            | ..  | ..              | 60  | 299                      | ..                | 422                      | 4                               |
| Bromley .....  | 2582              | 25945          | 4782  | 1027            | 19020   | 7989                     | 8547              | 2795                     | 1906                            |
| <i>b</i> Crays (St. Mary Cray) ....  | 476               | 4259           | 2464  | ..              | 2361  | 2406                     | ..                | 3062                     | 5                               |
| Crocken Hill .....   | 98                | 234            | 33  | 347             | 15  | 517                      | ..                | 249                      | 170                             |
| Croydon .....  | 804               | 1569           | 88  | 127             | 225   | 904                      | ..                | 1029                     | 8                               |
| <i>a</i> East Greenwich .....  | 270               | 954            | 480   | ..              | 1268  | 174                      | ..                | ..                       | 10                              |
| Norwood Co-operators ....  | 303               | 1368           | 211   | 3               | 406   | 507                      | 393               | 720                      | 94                              |
| Penge and Beckenham ....   | 1151              | 7040           | 4550  | 287             | 7918  | 3678                     | ..                | 835                      | 152                             |
| *St. Andrews (Peckham) ..  | ..                | ..             | ..  | ..              | ..  | ..                       | ..                | ..                       | 12                              |
| Sevenoaks .....  | 753               | 4938           | 1439  | 268             | 4823  | 1894                     | ..                | 564                      | 243                             |
| South London General .....   | 248               | 293            | ..  | 2               | 171   | 266                      | ..                | 28                       | 23                              |
| Woolwich (Royal Arsenal).  | 21788             | 325050         | 23831   | 18917           | 100138  | 63741                    | 130969            | 17975                    | 844                             |
| Supply Association:—<br>Agricultural and Horticul-<br>tural (London) ..... | 3116              | 10020          | 35827   | 6845            | 31583   | 15675                    | ..                | 1457                     | 12373                           |
| Special Society:—<br>Norwood Gardeners .....                               | 83                | 54             | ..  | 13              | ..  | ..                       | ..                | 99                       | ..                              |
| Productive Societies:—<br>Co-operative Builders<br>(Camberwell) .....      | 125               | 368            | ..  | 3231            | 228   | 552                      | ..                | 802                      | 2737                            |
| <i>a</i> Greenwich Bread and Flour   | 97                | 938            | ..  | 34              | 692   | 39                       | 213               | ..                       | 49                              |
| London General Engineers   | 98                | 349            | 277   | ..              | 248   | 92                       | ..                | ..                       | 107                             |
| <i>b</i> London and County B'lders   | 8                 | 14             | 43  | ..              | ..  | ..                       | ..                | 130                      | ..                              |
| Total .....  | 33073             | 390206         | 76832   | 31642           | 169275  | 100801                   | 130522            | 31476                    | 18557                           |
| No. 3 EAST METROPOLITAN DISTRICT—  |                   |                |   |                 |   |                          |                   |                          |                                 |
| Brentwood .....  | 398               | 2166           | 1263  | 25              | 2372  | 787                      | ..                | 403                      | 65                              |
| Clapton Park (London)....  | 255               | 301            | 30  | ..              | 49  | 183                      | ..                | 80                       | ..                              |
| Edmonton .....   | 1732              | 4881           | 4144  | 450             | 6760  | 3557                     | ..                | 529                      | 325                             |
| Enfield Highway .....  | 1560              | 14290          | 1160  | 364             | 8245  | 6585                     | 5922              | 1216                     | 701                             |
| " Town .....   | 776               | 4683           | 2909  | 31              | 5770  | 2479                     | ..                | 561                      | ..                              |
| Epping .....   | 267               | 1182           | 466   | 84              | 746   | 704                      | ..                | 392                      | 14                              |
| <i>b</i> Gothic (Edmonton) .....   | 83                | 74             | 227   | ..              | ..  | 184                      | ..                | 139                      | ..                              |
| Grays .....  | 3558              | 38857          | 1889  | 1042            | 26634   | 13251                    | 423               | 8825                     | 557                             |
| Hoddesdon .....  | 118               | 726            | ..  | 160             | 5   | 323                      | ..                | 675                      | 63                              |
| Laindon Hills & Laindon..  | 66                | 283            | ..  | ..              | 50  | 153                      | ..                | 35                       | 29                              |
| Southend .....   | 355               | 973            | 31  | ..              | 219   | 428                      | ..                | 304                      | 147                             |
| South Tottenham .....  | 85                | 80             | 274   | ..              | 345   | 101                      | ..                | ..                       | 12                              |
| Stratford .....  | 12914             | 150666         | 2084  | 1979            | 58117   | 30786                    | 48849             | 37597                    | ..                              |
| *William Morris (Waltham-<br>stow) .....                                   | ..                | ..             | ..  | ..              | ..  | ..                       | ..                | ..                       | ..                              |
| Total .....  | 22167             | 228112         | 14477   | 4135            | 109312  | 59471                    | 55194             | 50756                    | 1901                            |

\* Not commenced business at end of 1903.

|    | No. of Employees on Dec. 31st. |             | EXPENSES.           |               | Interest on Share Capital. | Sale during the Year. | PROFIT.     |                         |                              |                     |                       |                      |
|----|--------------------------------|-------------|---------------------|---------------|----------------------------|-----------------------|-------------|-------------------------|------------------------------|---------------------|-----------------------|----------------------|
|    | Distributive.                  | Productive. | Salaries and Wages. | Depreciation. |                            |                       | Net Profit. | Average Dividend per £. | Am't Paid as Bonus on Wages. | Subscriptions.      |                       |                      |
|    |                                |             |                     |               |                            |                       |             |                         |                              | Co-operative Union. | Educational Purposes. | Charitable Purposes. |
|    |                                |             | £                   | £             | £                          | £                     | £           | s. d.                   | £                            | £ s. d.             | £                     | £                    |
| 32 | ..                             | ..          | ..                  | ..            | ..                         | 77                    | ..          | ..                      | ..                           | ..                  | ..                    | ..                   |
| 33 | ..                             | ..          | ..                  | ..            | ..                         | 10041                 | ..          | ..                      | ..                           | ..                  | ..                    | ..                   |
| 34 | ..                             | ..          | ..                  | ..            | ..                         | 688                   | ..          | ..                      | ..                           | ..                  | ..                    | ..                   |
| 35 | ..                             | ..          | ..                  | ..            | ..                         | ..                    | ..          | ..                      | ..                           | 0 10 0              | ..                    | ..                   |
| 36 | ..                             | 4           | 214                 | 8             | ..                         | 409                   | 4           | ..                      | ..                           | 0 5 0               | ..                    | ..                   |
|    | 2350                           | 168         | 173577              | 10376         | 45781                      | 2707688               | 692 5       | ..                      | 524                          | 113 15 2            | 205                   | 249                  |
| 1  | 2                              | ..          | 54                  | ..            | 5                          | 1146                  | 75          | 1 0                     | 34                           | 0 2 10              | ..                    | ..                   |
| 2  | 25                             | 7           | 1462                | ..            | ..                         | 13482                 | 1906        | ..                      | ..                           | 5 16 4              | ..                    | ..                   |
| 3  | ..                             | ..          | ..                  | ..            | ..                         | 1122                  | 29          | ..                      | ..                           | ..                  | ..                    | ..                   |
| 4  | 4                              | ..          | 189                 | 9             | 28                         | 3076                  | 107         | 0 9 4                   | 6                            | ..                  | ..                    | 1                    |
| 5  | 63                             | 9           | 3718                | 727           | 1178                       | 60499                 | 7153        | 1 8 4                   | 134                          | 15 4 6              | 170                   | 31                   |
| 6  | ..                             | ..          | ..                  | ..            | ..                         | 10806                 | 8 0         | ..                      | ..                           | 3 19 8              | 19                    | ..                   |
| 7  | 3                              | ..          | 191                 | 4             | 10                         | 3574                  | 189         | 1 3                     | ..                           | 0 15 6              | 9                     | 1                    |
| 8  | 11                             | 2           | 757                 | 57            | 55                         | 8134                  | 510         | 1 0                     | 25                           | 5 4 6               | 19                    | 11                   |
| 9  | 6                              | ..          | 263                 | 12            | 42                         | 3099                  | 178         | 1 0                     | 6                            | 2 5 0               | ..                    | ..                   |
| 10 | 4                              | ..          | 225                 | 31            | 62                         | 4008                  | 203         | 0 10                    | 9                            | 2 5 0               | 3                     | ..                   |
| 11 | 20                             | 4           | 1311                | 186           | 291                        | 19459                 | 1758        | 1 5                     | 97                           | 8 6 8               | 36                    | 22                   |
| 12 | ..                             | ..          | ..                  | ..            | ..                         | ..                    | ..          | ..                      | ..                           | ..                  | ..                    | ..                   |
| 13 | 21                             | 4           | 1021                | 160           | 84                         | 16185                 | 1557        | 1 8                     | 72                           | 5 9 0               | 38                    | 5                    |
| 14 | 4                              | ..          | 302                 | 14            | 12                         | 3887                  | 308         | 1 6                     | 20                           | ..                  | 7                     | 2                    |
| 15 | 513                            | 309         | 28162               | 6220          | 15024                      | 396207                | 56595       | 1 8                     | 2763                         | 50 0 0              | 865                   | 123                  |
|    | 676                            | 335         | 37655               | 7420          | 16791                      | 544674                | 71368       | ..                      | 3166                         | 99 9 0              | 1166                  | 196                  |
| 16 | ..                             | 130         | 5910                | 1531          | ..                         | 52379                 | 2689        | ..                      | ..                           | 8 6 8               | ..                    | ..                   |
|    | 676                            | 465         | 43565               | 8951          | 16791                      | 597053                | 74057       | ..                      | 3166                         | 107 15 8            | 1166                  | 196                  |
| 17 | ..                             | ..          | 7                   | ..            | 2                          | 52                    | ..          | ..                      | ..                           | ..                  | ..                    | ..                   |
|    | 676                            | 465         | 43572               | 8951          | 16793                      | 597105                | 74057       | ..                      | 3166                         | 107 15 8            | 1166                  | 196                  |
| 18 | ..                             | 28          | 4922                | 105           | 26                         | 10644                 | 740         | ..                      | 394                          | 1 0 10              | 30                    | 8                    |
| 19 | ..                             | 3           | 252                 | ..            | ..                         | 1524                  | 107         | 1 0                     | ..                           | ..                  | ..                    | ..                   |
| 20 | ..                             | 3           | 289                 | 27            | ..                         | 447                   | ..          | ..                      | ..                           | 0 10 0              | ..                    | ..                   |
| 21 | ..                             | ..          | ..                  | ..            | ..                         | 445                   | 50          | ..                      | ..                           | ..                  | ..                    | ..                   |
|    | 676                            | 499         | 49035               | 9083          | 16819                      | 610165                | 74954       | ..                      | 3560                         | 109 6 6             | 1196                  | 204                  |
| 1  | 6                              | 2           | 357                 | 107           | 93                         | 6768                  | 591         | 1 4                     | 29                           | 3 1 6               | 19                    | 6                    |
| 2  | 3                              | ..          | 160                 | ..            | 10                         | 2286                  | 71          | 0 6                     | 2                            | 2 0 6               | 3                     | ..                   |
| 3  | 47                             | 8           | 2053                | 360           | 261                        | 28062                 | 2216        | 1 2                     | ..                           | 8 6 8               | 60                    | 5                    |
| 4  | 49                             | 7           | 3069                | 363           | 627                        | 35818                 | 3383        | 1 6                     | ..                           | 8 6 8               | 59                    | ..                   |
| 5  | 15                             | 3           | 984                 | 156           | 196                        | 12697                 | 1157        | 0 11 4                  | ..                           | 6 3 4               | 13                    | 10                   |
| 6  | 6                              | ..          | 292                 | 85            | 47                         | 4111                  | 221         | 0 10                    | 5                            | 2 3 6               | 5                     | ..                   |
| 7  | ..                             | ..          | ..                  | ..            | ..                         | 1064                  | 62          | ..                      | ..                           | ..                  | ..                    | ..                   |
| 8  | 131                            | 37          | 6960                | 1310          | 1372                       | 113375                | 14185       | 2 0                     | 144                          | 22 0 0              | 157                   | 115                  |
| 9  | 3                              | ..          | 168                 | 19            | 32                         | 3136                  | 297         | 2 0                     | ..                           | 0 18 10             | ..                    | ..                   |
| 10 | 2                              | ..          | 215                 | 1             | ..                         | 1348                  | ..          | ..                      | ..                           | ..                  | ..                    | ..                   |
| 11 | 4                              | 6           | 341                 | 27            | 39                         | 5508                  | 16          | ..                      | ..                           | 1 1 0               | ..                    | ..                   |
| 12 | 2                              | ..          | 105                 | ..            | ..                         | 655                   | 29          | 1 0                     | ..                           | ..                  | ..                    | ..                   |
| 13 | 441                            | 74          | 24033               | 3718          | 6755                       | 315003                | 37909       | 1 10 3                  | ..                           | 40 0 0              | 348                   | 82                   |
| 14 | ..                             | ..          | ..                  | ..            | ..                         | ..                    | ..          | ..                      | ..                           | ..                  | ..                    | ..                   |
|    | 709                            | 137         | 38737               | 6146          | 9432                       | 529831                | 60137       | ..                      | 180                          | 94 2 0              | 664                   | 218                  |

| NAME OF SOCIETY.   | No. of Members. | LIABILITIES.   |   |               |   | ASSETS.                  |                 |                        |                                 |    |
|--|-----------------|----------------|---|---------------|---|--------------------------|-----------------|------------------------|---------------------------------|----|
|  |                 | Share Capital. | Loans, including any Overdraft from Bank. | Reserve Fund. | Value of Land, Bldings, Machinery, and Fixed Stock. | Value of Stock in Trade. | Investments.    |                        | Owing to the Society for Goods. |    |
|  |                 |                |   |               |   |                          | House Property. | All other Investments. |                                 |    |
| No. 4—SURREY DISTRICT—   |                 | £              | £   | £             | £   | £                        | £               | £                      | £                               |    |
| Addlestone .....   | 512             | 1592           | 753                                       | ..            | 1835  | 637                      | ..              | 157                    | 67                              | 1  |
| Caterham .....   | 167             | 965            | 2474                                      | 58            | 2990  | 426                      | ..              | 138                    | 46                              | 2  |
| *Cobham .....  | ..              | 108            | ..  | 4             | ..  | ..                       | ..              | 112                    | ..                              | 3  |
| Epsom .....  | 590             | 5225           | 8516                                      | 254           | 2790  | 1413                     | 9535            | 650                    | 141                             | 4  |
| *Feltham .....   | 58              | 76             | ..  | ..            | ..  | ..                       | ..              | 57                     | ..                              | 5  |
| Godalming .....  | 797             | 4385           | ..  | 151           | 2234  | 1708                     | ..              | 1774                   | 92                              | 6  |
| Gomshall .....   | 320             | 2158           | 284                                       | 89            | 885   | 849                      | 698             | 1023                   | 55                              | 7  |
| Guildford .....  | 1120            | 9676           | 5119                                      | 1171          | 5085  | 3925                     | 7222            | 1673                   | 294                             | 8  |
| Hampton & New Hampton.   | 297             | 2716           | 534                                       | 250           | 1454  | 1140                     | ..              | 642                    | 208                             | 9  |
| Haslemere .....  | 247             | 404            | ..  | 16            | 153   | 362                      | ..              | ..                     | ..                              | 10 |
| Leatherhead .....  | 250             | 1371           | 1075                                      | 29            | 1818  | 302                      | ..              | 420                    | 9                               | 11 |
| aSouthall .....  | 478             | 993            | 1114                                      | 70            | 1597  | 570                      | ..              | 430                    | 195                             | 12 |
| Staines and Egham .....  | 1030            | 6116           | 262                                       | 318           | 2890  | 2800                     | ..              | 1727                   | 29                              | 13 |
| Surbiton and Long Ditton.  | 266             | 884            | 1089                                      | 15            | 1507  | 393                      | ..              | ..                     | 128                             | 14 |
| bSutton .....  | 324             | 970            | 1484                                      | ..            | 1609  | 575                      | ..              | 337                    | ..                              | 15 |
| Woking, Horsell, and Dist.   | 310             | 1541           | 884                                       | 5             | 1940  | 505                      | ..              | 130                    | 32                              | 16 |
| Yiewsley and West Drayton  | 254             | 727            | 961                                       | ..            | 1541  | 195                      | ..              | 119                    | 49                              | 17 |
|  | 7020            | 39907          | 24499                                     | 2430          | 30328   | 15800                    | 17455           | 9389                   | 1345                            |    |
| Productive Societies:  |                 |                |   |               |   |                          |                 |                        |                                 |    |
| Haslemere Builders .....   | 49              | 1354           | 6786                                      | 81            | 3208  | 3717                     | ..              | 1105                   | 9751                            | 18 |
| bLondon Productive .....   | 158             | 1951           | 795                                       | ..            | 440   | 51                       | ..              | 1689                   | ..                              | 91 |
|  | 7227            | 43212          | 32080                                     | 2511          | 33976   | 19568                    | 17455           | 12183                  | 11096                           |    |
| Special Society:—  |                 |                |   |               |   |                          |                 |                        |                                 |    |
| Farnham, Alton and Districts Farmers' Hop-growers' Association.... | 51              | 240            | ..  | ..            | ..  | ..                       | ..              | ..                     | ..                              | 20 |
| Total .....  | 7278            | 43452          | 32080                                     | 2511          | 33976   | 19568                    | 17455           | 12183                  | 11096                           |    |
| No. 5—BUCKS DISTRICT—  |                 |                |   |               |   |                          |                 |                        |                                 |    |
| Aylesbury .....  | 630             | 4266           | 3232                                      | 193           | 4318  | 1737                     | 618             | 732                    | 221                             | 1  |
| Berkhamstead .....   | 590             | 8020           | 5273                                      | ..            | 10199   | 1973                     | 1704            | 698                    | 237                             | 2  |
| Bletchley & Fenny Stratford  | 523             | 2856           | 1194                                      | 158           | 2306  | 1573                     | 250             | 443                    | 68                              | 3  |
| Buckingham .....   | 186             | 249            | ..  | ..            | 10  | 176                      | ..              | 44                     | 5                               | 4  |
| Chesham .....  | 673             | 3158           | 1048                                      | 200           | 3821  | 1130                     | ..              | 404                    | 32                              | 5  |
| Granboro' .....  | 88              | 26             | ..  | ..            | ..  | 72                       | ..              | ..                     | ..                              | 6  |
| Leighton Buzzard .....   | 602             | 5867           | 94  | 182           | 2530  | 1822                     | 2035            | 317                    | ..                              | 7  |
| Newport Pagnell .....  | 76              | 208            | 356                                       | ..            | 464   | 211                      | ..              | 30                     | 25                              | 8  |
| Stoney Stratford .....   | 445             | 6072           | 512                                       | 202           | 3631  | 1881                     | ..              | 1385                   | 152                             | 9  |
| aSwanbourne .....  | 59              | 105            | ..  | 20            | ..  | 153                      | ..              | 85                     | ..                              | 10 |
| Tring .....  | 897             | 13673          | 887                                       | 238           | 4645  | 2623                     | 5582            | 1475                   | 382                             | 11 |
| Wolverton .....  | 938             | 5482           | 4498                                      | 238           | 3582  | 2851                     | 2879            | 1132                   | 141                             | 12 |
|  | 5597            | 49991          | 17094                                     | 1431          | 35509   | 16202                    | 13068           | 6695                   | 1263                            |    |
| Agricultural Society:—   |                 |                |   |               |   |                          |                 |                        |                                 |    |
| *Agriculturalist Co-operative (Berkhamstead) ....                  | ..              | ..             | ..  | ..            | ..  | ..                       | ..              | ..                     | ..                              | 13 |
|  | 5597            | 49991          | 17094                                     | 1431          | 35509   | 16202                    | 13068           | 6695                   | 1263                            |    |
| Productive Society:—   |                 |                |   |               |   |                          |                 |                        |                                 |    |
| *Chesham Boot and Shoe ..  | 32              | 196            | ..  | ..            | 12  | 12                       | ..              | 173                    | ..                              | 14 |
| Total .....  | 5629            | 50187          | 17094                                     | 1431          | 35521   | 16214                    | 13068           | 6868                   | 1263                            |    |
| No. 6—SHEERNESS DIST.  |                 |                |   |               |   |                          |                 |                        |                                 |    |
| Ashford .....  | 1175            | 7062           | 2890                                      | 322           | 4268  | 4553                     | 1179            | 705                    | ..                              | 1  |
| Canterbury .....   | 598             | 1468           | 13  | 18            | 140   | 571                      | ..              | 543                    | 251                             | 2  |
| Chatham .....  | 1821            | 8352           | 2316                                      | 686           | 6172  | 4523                     | ..              | 1405                   | 357                             | 3  |
| Cliffe-at-Hoo .....  | 420             | 2695           | 580                                       | 272           | 1232  | 2005                     | ..              | 502                    | ..                              | 4  |
| Dartford .....   | 874             | 2662           | 4323                                      | 465           | 4716  | 2373                     | ..              | 921                    | 171                             | 5  |
| Faversham .....  | 1300            | 19468          | 293                                       | 1092          | 6724  | 5146                     | 6418            | 3771                   | 665                             | 6  |
| Folkestone .....   | 2803            | 32069          | 8185                                      | 250           | 16131   | 11894                    | 3049            | 3675                   | 2045                            | 7  |
| Gravesend (Borough of) ..  | 1954            | 14398          | 2358                                      | 2             | 10396   | 6149                     | ..              | 1764                   | 247                             | 8  |

Not commenced business at end of 1903.



|    | No of<br>Employees on<br>Dec. 31st. |                  | EXPENSES.                 |                    | Interest<br>on<br>Share<br>Capital. | Sales<br>during the<br>Year. | PROFIT.        |   |   |                        |                                    |                                  |
|----|-------------------------------------|------------------|---------------------------|--------------------|-------------------------------------|------------------------------|----------------|---|---|------------------------|------------------------------------|----------------------------------|
|    | Distri-<br>butive.                  | Pro-<br>ductive. | Salaries<br>and<br>Wages. | Depre-<br>ciation. |                                     |                              | Net<br>Profit. | Aver-<br>age<br>Divi-<br>dend<br>per £. | Am't<br>Paid as<br>Bonus<br>on<br>Wages | Subscriptions.         |                                    |                                  |
|    |                                     |                  |                           |                    |                                     |                              |                |   |   | Co-operative<br>Union. | Educa-<br>tional<br>Pur-<br>poses. | Chari-<br>table<br>Pur-<br>poses |
| 1  | 7                                   | 2                | £ 448                     | £ 80               | £ 57                                | £ 7239                       | £ 482          | s. d. 0 10                              | £ 8                                     | £ s. d. 3 15 0         | £ 4                                | £ 3                              |
| 2  | 1                                   | 1                | 100                       | 8                  | ..                                  | 1995                         | ..             | ..                                      | ..                                      | ..                     | ..                                 | ..                               |
| 3  | ..                                  | ..               | ..                        | ..                 | ..                                  | ..                           | ..             | ..                                      | ..                                      | ..                     | ..                                 | ..                               |
| 4  | 12                                  | 2                | 921                       | 77                 | 245                                 | 10524                        | 1039           | 1 2                                     | 56                                      | 4 12 4                 | 19                                 | 18                               |
| 5  | ..                                  | ..               | ..                        | ..                 | ..                                  | ..                           | ..             | ..                                      | ..                                      | ..                     | ..                                 | ..                               |
| 6  | 15                                  | 3                | 1074                      | 160                | 184                                 | 14861                        | 1754           | 2 14                                    | 100                                     | 6 3 6                  | 25                                 | 15                               |
| 7  | 7                                   | 3                | 392                       | 63                 | 93                                  | 7745                         | 558            | 1 24                                    | ..                                      | 2 13 4                 | 10                                 | 13                               |
| 8  | 35                                  | 5                | 1891                      | 306                | 428                                 | 29071                        | 3614           | 2 0                                     | 199                                     | 8 6 8                  | 95                                 | 17                               |
| 9  | 9                                   | 3                | 437                       | 65                 | 117                                 | 7594                         | 583            | 1 3                                     | 37                                      | 2 6 0                  | 12                                 | 6                                |
| 10 | 4                                   | ..               | 182                       | 16                 | 12                                  | 2702                         | 212            | 1 6                                     | 2                                       | ..                     | 3                                  | ..                               |
| 11 | 3                                   | 2                | 341                       | 74                 | 55                                  | 3311                         | 113            | 0 74                                    | ..                                      | 2 0 0                  | 3                                  | ..                               |
| 12 | 5                                   | 2                | 425                       | 65                 | 40                                  | 5407                         | 465            | 1 3                                     | ..                                      | 3 6 8                  | 8                                  | 5                                |
| 13 | 29                                  | 4                | 1746                      | 278                | 262                                 | 19836                        | 1780           | 1 44                                    | 88                                      | 7 18 11                | 39                                 | 12                               |
| 14 | 3                                   | 2                | 419                       | 88                 | 37                                  | 4229                         | 114            | 0 7                                     | ..                                      | 2 4 0                  | ..                                 | ..                               |
| 15 | ..                                  | ..               | ..                        | ..                 | ..                                  | 3267                         | 155            | ..                                      | ..                                      | 2 16 0                 | ..                                 | ..                               |
| 16 | 5                                   | 2                | 357                       | 76                 | 50                                  | 4727                         | 318            | 1 0                                     | 16                                      | 2 2 10                 | 22                                 | ..                               |
| 17 | 3                                   | ..               | 214                       | 38                 | 35                                  | 2576                         | ..             | ..                                      | ..                                      | 2 2 2                  | 1                                  | ..                               |
| 18 | 133                                 | 31               | 8947                      | 1394               | 1615                                | 125084                       | 11187          | ..                                      | 506                                     | 50 7 5                 | 241                                | 89                               |
|    | ..                                  | 106              | 13117                     | 166                | 610                                 | 35395                        | 1335           | ..                                      | 368                                     | ..                     | 89                                 | 169                              |
|    | ..                                  | ..               | ..                        | ..                 | ..                                  | 1262                         | ..             | ..                                      | ..                                      | ..                     | ..                                 | ..                               |
| 20 | 138                                 | 137              | 22064                     | 1560               | 2225                                | 161741                       | 12522          | ..                                      | 874                                     | 50 7 5                 | 330                                | 258                              |
|    | ..                                  | ..               | ..                        | ..                 | ..                                  | 1593                         | ..             | ..                                      | ..                                      | ..                     | ..                                 | ..                               |
|    | 138                                 | 137              | 22064                     | 1560               | 2225                                | 162334                       | 12522          | ..                                      | 874                                     | 50 7 5                 | 330                                | 258                              |
| 1  | 12                                  | 2                | 680                       | 168                | 187                                 | 11385                        | 1451           | 1 54                                    | ..                                      | 4 11 8                 | 24                                 | 6                                |
| 2  | 11                                  | 7                | 1452                      | 212                | 439                                 | 16379                        | 727            | 1 0                                     | 17                                      | 4 6 0                  | 23                                 | 1                                |
| 3  | 12                                  | 3                | 707                       | 92                 | 123                                 | 11027                        | 845            | 1 34                                    | ..                                      | 4 4 6                  | 30                                 | 3                                |
| 4  | 3                                   | ..               | 136                       | 4                  | 7                                   | 2016                         | 24             | 0 6                                     | ..                                      | ..                     | ..                                 | ..                               |
| 5  | 9                                   | 4                | 547                       | 146                | 142                                 | 13230                        | 1707           | 2 3                                     | 12                                      | 5 8 6                  | 39                                 | 9                                |
| 6  | 1                                   | ..               | 33                        | 10                 | ..                                  | 545                          | 43             | 1 6                                     | ..                                      | ..                     | ..                                 | ..                               |
| 7  | 8                                   | 3                | 576                       | 116                | 119                                 | 10496                        | 862            | 1 6                                     | ..                                      | ..                     | ..                                 | ..                               |
| 8  | 2                                   | 2                | 100                       | 9                  | 10                                  | 1954                         | 71             | 1 0                                     | ..                                      | 0 12 10                | ..                                 | ..                               |
| 9  | 9                                   | 2                | 684                       | 101                | 278                                 | 10334                        | 1063           | 1 8                                     | ..                                      | 3 12 4                 | 20                                 | 8                                |
| 10 | ..                                  | ..               | 62                        | 3                  | 5                                   | 862                          | 66             | 1 6                                     | 2                                       | ..                     | ..                                 | 2                                |
| 11 | 22                                  | 3                | 1189                      | 177                | 511                                 | 17811                        | 896            | 1 24                                    | ..                                      | 7 2 0                  | 8                                  | 24                               |
| 12 | 18                                  | 4                | 1215                      | 203                | 246                                 | 16312                        | 1533           | 1 6                                     | ..                                      | 7 16 0                 | 27                                 | 2                                |
| 13 | 107                                 | 30               | 7381                      | 1261               | 2067                                | 112351                       | 9291           | ..                                      | 31                                      | 37 13 10               | 171                                | 55                               |
|    | ..                                  | ..               | ..                        | ..                 | ..                                  | ..                           | ..             | ..                                      | ..                                      | ..                     | ..                                 | ..                               |
|    | 107                                 | 30               | 7381                      | 1261               | 2067                                | 112351                       | 9291           | ..                                      | 31                                      | 37 13 10               | 171                                | 55                               |
| 14 | ..                                  | ..               | ..                        | ..                 | ..                                  | ..                           | ..             | ..                                      | ..                                      | ..                     | ..                                 | ..                               |
|    | 107                                 | 30               | 7381                      | 1261               | 2067                                | 112351                       | 9291           | ..                                      | 31                                      | 37 13 10               | 171                                | 55                               |
|    | ..                                  | ..               | ..                        | ..                 | ..                                  | ..                           | ..             | ..                                      | ..                                      | ..                     | ..                                 | ..                               |
| 1  | 27                                  | 1                | 1523                      | 163                | 334                                 | 20577                        | 1789           | 1 44                                    | 87                                      | 8 8 0                  | 37                                 | 10                               |
| 2  | 4                                   | 1                | 307                       | 7                  | 14                                  | 3002                         | 15             | ..                                      | ..                                      | ..                     | ..                                 | ..                               |
| 3  | 32                                  | 7                | 1892                      | 210                | 376                                 | 34503                        | 3586           | 1 94                                    | ..                                      | 10 0 0                 | 85                                 | 15                               |
| 4  | 8                                   | 3                | 602                       | 66                 | 114                                 | 10201                        | 830            | 1 4                                     | 12                                      | 3 8 8                  | 25                                 | 3                                |
| 5  | 17                                  | 4                | 1139                      | 300                | 112                                 | 18781                        | 1516           | 1 6                                     | ..                                      | 6 14 10                | 35                                 | 8                                |
| 6  | 36                                  | 8                | 2026                      | 530                | 742                                 | 36803                        | 4931           | 2 0                                     | ..                                      | 10 9 11                | 41                                 | 66                               |
| 7  | 69                                  | ..               | 3757                      | 406                | 1422                                | 57129                        | 5936           | 1 9                                     | ..                                      | 12 0 0                 | ..                                 | 12                               |
| 8  | 56                                  | 6                | 2470                      | 441                | 678                                 | 40747                        | 2357           | 0 9                                     | 12                                      | 8 6 8                  | 22                                 | ..                               |

; Three months' trade only.

| NAME OF SOCIETY.  | No. of Mem- bers. | LIABILITIES.   |   |                 |   | ASSETS.                  |                                |                          |                                 |
|---|-------------------|----------------|---|-----------------|---|--------------------------|--------------------------------|--------------------------|---------------------------------|
|   |                   | Share Capital. | Loans, including any Over- draft from Bank. | Re- serve Fund. | Value of Land, Bldings, Machinery, and Fixed Stock. | Value of Stock in Trade. | Investments. House Prop- erty. | All other Invest- ments. | Owing to the Society for Goods. |
|   |                   | £              | £   | £               | £   | £                        | £                              | £                        | £                               |
| <b>SHEERNESS DISTRICT--con.</b>   |                   |                |   |                 |   |                          |                                |                          |                                 |
| Greenstreet .....   | 398               | 5397           | 154   | 524             | 1272  | 1967                     | 850                            | 9600                     | 9                               |
| Maidstone .....   | 160               | 159            | 51  | ..              | 68  | 169                      | ..                             | 238                      | 57                              |
| Margate .....   | 115               | 148            | ..  | ..              | 59  | 26                       | ..                             | 38                       | 11                              |
| New Brompton .....  | 4285              | 34943          | 7789  | 1669            | 25309   | 16626                    | 1000                           | 8706                     | 1632                            |
| Rainham .....   | 403               | 4706           | 432   | 103             | 2341  | 2247                     | ..                             | 1032                     | 26                              |
| Ramsgate .....  | 443               | 2082           | 405   | 50              | 1384  | 702                      | ..                             | 420                      | 178                             |
| River (Dover) .....   | 3350              | 36881          | 1227  | 1150            | 18418   | 11173                    | 3057                           | 7703                     | 1051                            |
| Rochester .....   | 2338              | 17157          | 1399  | 1707            | 16724   | 7239                     | ..                             | 4251                     | 401                             |
| St. Peter's Thrift (Tun-<br>bridge Wells) .....                         | 32                | 57             | 4   | 17              | ..  | 38                       | ..                             | 45                       | ..                              |
| Sheerness .....   | 2116              | 25454          | 1841  | 1351            | 12465   | 10766                    | ..                             | 7815                     | 1393                            |
| " Economical .....  | 1886              | 20520          | 2790  | 625             | 15387   | 5108                     | 4400                           | 1705                     | 397                             |
| Sittingbourne .....   | 2221              | 32905          | 4951  | 1972            | 17535   | 9406                     | 5598                           | 12195                    | 318                             |
| South Darenth .....   | 131               | 583            | 702   | ..              | 741   | 440                      | ..                             | 260                      | ..                              |
| Tonbridge .....   | 219               | 647            | 125   | 13              | 266   | 298                      | ..                             | ..                       | 85                              |
| Tonbridge Wells .....   | 283               | 439            | 732   | 43              | 709   | 389                      | ..                             | 262                      | 39                              |
| Walmer and Mongeham ..  | 372               | 2758           | 91  | 50              | 1418  | 781                      | 350                            | 1826                     | 326                             |
|   | 29697             | 273010         | 43591                                       | 12381           | 157869  | 104559                   | 30901                          | 62782                    | 9671                            |
| Special Society .....   |                   |                |   |                 |   |                          |                                |                          |                                 |
| Thames and Medway Barge-<br>owning and Carrying<br>(New Brompton) ..... | 55                | 1815           | 2929  | 1               | 4791  | 2                        | ..                             | ..                       | 33                              |
|   | 29752             | 274825         | 46520                                       | 12382           | 162660  | 104561                   | 30901                          | 62782                    | 9704                            |
| Productive Societies:—  |                   |                |   |                 |   |                          |                                |                          |                                 |
| Alfred Joint Stock (Ashford)  | 288               | 1664           | 650   | 110             | 2324  | 362                      | ..                             | 57                       | 211                             |
| Co-op'rative Photographers<br>(Strood) .....                            | 25                | 97             | ..  | 1               | ..  | 109                      | ..                             | 11                       | ..                              |
| Medway Ship, Barge and<br>Yacht Building (New<br>Brompton) .....        | 138               | 1066           | 1468  | 157             | 586   | 189                      | ..                             | 1448                     | 5                               |
| Total .....   | 30203             | 277652         | 48638                                       | 12650           | 165520  | 105221                   | 30901                          | 64298                    | 9920                            |
| <b>No. 7.—LEWES DISTRICT</b>  |                   |                |   |                 |   |                          |                                |                          |                                 |
| a Andover .....   | 486               | 1138           | 15  | 55              | 295   | 1042                     | ..                             | 78                       | 28                              |
| Arundel .....   | 466               | 3951           | 66  | 427             | 2105  | 1655                     | ..                             | 422                      | 301                             |
| Basingstoke .....   | 518               | 2192           | 499   | 146             | 2053  | 1017                     | ..                             | 301                      | 108                             |
| Bognor .....  | 228               | 362            | 980   | ..              | 1119  | 221                      | ..                             | 45                       | ..                              |
| Brighton .....  | 1860              | 5862           | 1671  | 150             | 3590  | 9460                     | ..                             | 1054                     | 460                             |
| Cowes .....   | 1100              | 3994           | 3411  | 358             | 4551  | 2992                     | ..                             | 1086                     | 409                             |
| Crawley and Ifield .....  | 233               | 658            | 603   | 52              | 620   | 450                      | ..                             | 326                      | 67                              |
| East Grinstead .....  | 239               | 811            | 49  | 71              | 195   | 611                      | ..                             | 195                      | 142                             |
| Eastleigh .....   | 543               | 1607           | 1830  | 150             | 1401  | 1396                     | 860                            | ..                       | 38                              |
| " Mutual Fuel .....   | 428               | 121            | 231   | 39              | 233   | 20                       | ..                             | 26                       | 106                             |
| b Forton Coal (Gosport) ..  | 1224              | 255            | 43  | ..              | ..  | ..                       | ..                             | 408                      | ..                              |
| Haywards Heath .....  | 528               | 3649           | 738   | 220             | 2361  | 2596                     | ..                             | ..                       | ..                              |
| Lewes .....   | 988               | 8257           | 546   | 396             | 2932  | 2184                     | 3410                           | 2020                     | ..                              |
| b Newhaven .....  | 950               | 6804           | 4131  | ..              | 6113  | 3852                     | ..                             | 1489                     | ..                              |
| Portsea Island (Portsmouth)   | 5821              | 52915          | 938   | 1351            | 26818   | 19532                    | 3633                           | 9860                     | 1541                            |
| Reigate .....   | 1396              | 15585          | 13680                                       | 569             | 9280  | 5094                     | 24563                          | 1183                     | 567                             |
| Shanklin Lake and Bran-<br>stone .....                                  | 462               | 4691           | 1704  | 400             | 4091  | 1821                     | ..                             | 262                      | 450                             |
| Southampton .....   | 1482              | 4208           | 1211  | 108             | 2910  | 2320                     | ..                             | 643                      | 305                             |
| Winchester .....  | 375               | 1343           | 354   | 88              | 812   | 934                      | ..                             | 291                      | 65                              |
|   | 18827             | 118403         | 32700                                       | 4580            | 71539   | 51197                    | 32466                          | 19689                    | 4587                            |
| Agricultural Society:—  |                   |                |   |                 |   |                          |                                |                          |                                 |
| Battle Agricultural .....   | 17                | 100            | ..  | ..              | ..  | ..                       | ..                             | ..                       | ..                              |
|   | 18844             | 118503         | 32700                                       | 4580            | 71539   | 51197                    | 32466                          | 19689                    | 4587                            |

| No. of Employees on Dec. 31st. |             |                     | EXPENSES.     |             | Interest on Share Capital. | Sales during the Year. | PROFIT.                 |                              |                     |                       |                      |     |
|--------------------------------|-------------|---------------------|---------------|-------------|----------------------------|------------------------|-------------------------|------------------------------|---------------------|-----------------------|----------------------|-----|
| Distributive.                  | Productive. | Salaries and Wages. | Depreciation. | Net Profit. |                            |                        | Average Dividend per £. | Am't Paid as Bonus on Wages. | Subscriptions.      |                       |                      |     |
|                                |             |                     |               |             |                            |                        |                         |                              | Co-operative Union. | Educational Purposes. | Charitable Purposes. |     |
|                                |             |                     | £             | £           | £                          | £                      | £                       | s. d.                        | £                   | £ s. d.               | £                    | £   |
| 9                              | 8           | 4                   | 528           | 122         | 202                        | 11502                  | 1726                    | 3 0                          | 27                  | 3 9 4                 | 33                   | 9   |
| 10                             | 3           | 1                   | 177           | 10          | 4                          | 2628                   | 124                     | 0 7                          | 3                   | 1 8 6                 | 4                    | ..  |
| 11                             | 2           | ..                  | ..            | ..          | ..                         | 800                    | ..                      | ..                           | ..                  | 1 16 4                | ..                   | ..  |
| 12                             | 131         | 51                  | 6482          | 1375        | 1602                       | 107341                 | 13908                   | 2 1½                         | ..                  | 12 10 0               | 283                  | 103 |
| 13                             | 11          | 4                   | 552           | 123         | 219                        | 11492                  | 1436                    | 2 1                          | ..                  | 3 5 0                 | 5                    | 15  |
| 14                             | 5           | 2                   | 302           | 60          | 92                         | 3887                   | 201                     | 0 6                          | ..                  | 3 14 8                | 7                    | ..  |
| 15                             | 83          | 22                  | 5858          | 945         | 2126                       | 492835                 | 11269                   | 2 0                          | ..                  | 26 18 4               | 137                  | 82  |
| 16                             | 72          | 5                   | 3643          | 520         | 775                        | 57687                  | 5760                    | 1 8½                         | ..                  | 8 6 8                 | 128                  | 29  |
| 17                             | 3           | ..                  | 17            | ..          | 3                          | 479                    | 11                      | 0 7                          | ..                  | ..                    | ..                   | ..  |
| 18                             | 77          | 15                  | 3351          | 463         | 988                        | 56512                  | 6472                    | 1 10                         | 213                 | 17 3 6                | 103                  | 111 |
| 19                             | 26          | 32                  | 1525          | 264         | 443                        | 31268                  | 3874                    | 1 11                         | 48                  | 15 16 8               | 54                   | 44  |
| 20                             | 72          | 25                  | 2701          | 920         | 1196                       | 83796                  | 11160                   | 2 6                          | ..                  | 10 0 0                | 199                  | 39  |
| 21                             | ..          | ..                  | ..            | ..          | ..                         | 3260                   | 172                     | ..                           | ..                  | 1 1 8                 | ..                   | ..  |
| 22                             | 4           | 2                   | 238           | 24          | 26                         | 3598                   | 151                     | 0 10                         | ..                  | 1 13 2                | 3                    | ..  |
| 23                             | 6           | 1                   | 289           | 25          | 13                         | 5062                   | 369                     | 1 3                          | 12                  | 1 18 8                | 9                    | 4   |
| 24                             | 4           | 4                   | 507           | 64          | 100                        | 7278                   | 706                     | 1 11                         | ..                  | 3 2 0                 | 25                   | 4   |
| 756 198                        |             |                     | 39931         | 7038        | 11581                      | 701168                 | 77699                   | ..                           | 414                 | 171 12 7              | 1235                 | 554 |
| 25 .. 10                       |             |                     | 593           | 60          | 90                         | 1274                   | 105                     | ..                           | ..                  | 0 8 10                | 2                    | ..  |
| 756 208                        |             |                     | 40524         | 7098        | 11671                      | 702442                 | 77804                   | ..                           | 414                 | 172 1 5               | 1237                 | 554 |
| 26 .. 17                       |             |                     | 1168          | ..          | 124                        | 9835                   | 1649                    | 3 4                          | ..                  | ..                    | ..                   | 35  |
| 27 .. 2                        |             |                     | 90            | ..          | 5                          | 256                    | 11                      | 0 11                         | ..                  | 0 5 0                 | 1                    | ..  |
| 28 .. 10                       |             |                     | 322           | 22          | 41                         | 1575                   | 116                     | 1 0                          | 22                  | 1 2 8                 | 1                    | ..  |
| 756 237                        |             |                     | 42104         | 7120        | 11841                      | 714108                 | 79580                   | ..                           | 436                 | 173 9 1               | 1239                 | 589 |
| 1                              | 7           | 3                   | 509           | 34          | 50                         | 9058                   | 605                     | 1 4                          | 31                  | 4 8 0                 | 15                   | ..  |
| 2                              | 9           | 2                   | 738           | 150         | 184                        | 9682                   | 614                     | 1 5½                         | 41                  | 3 15 0                | 16                   | 6   |
| 3                              | 14          | 5                   | 816           | 160         | 109                        | 15767                  | 1062                    | 1 4                          | ..                  | 3 17 8                | 26                   | 3   |
| 4                              | 3           | ..                  | ..            | 14          | ..                         | 3062                   | 31                      | ..                           | ..                  | ..                    | ..                   | ..  |
| 5                              | 27          | 4                   | 1400          | 181         | 252                        | 20766                  | 1730                    | 1 2                          | 83                  | 10 0 8                | 25                   | ..  |
| 6                              | 25          | 10                  | 1458          | 211         | 188                        | 23950                  | 3016                    | 2 0                          | 41                  | 8 6 8                 | 71                   | 10  |
| 7                              | 3           | ..                  | 246           | 20          | 27                         | 3682                   | 235                     | 1 1½                         | ..                  | 1 14 4                | 5                    | 5   |
| 8                              | 4           | ..                  | 274           | 68          | 37                         | 3844                   | 225                     | 1 0                          | ..                  | 1 19 6                | 6                    | 3   |
| 9                              | 9           | 3                   | 712           | 76          | 72                         | 8913                   | 760                     | 1 4                          | 12                  | 4 4 0                 | 20                   | 4   |
| 10                             | 1           | ..                  | 153           | 24          | ..                         | 955                    | 3                       | ..                           | ..                  | ..                    | ..                   | ..  |
| 11                             | ..          | ..                  | ..            | ..          | ..                         | 3151                   | 31                      | ..                           | ..                  | ..                    | ..                   | ..  |
| 12                             | 8           | ..                  | 489           | 75          | 156                        | 7954                   | 803                     | 1 9                          | 36                  | 4 2 0                 | 12                   | 11  |
| 13                             | 15          | 2                   | 1119          | 116         | 311                        | 16963                  | 2276                    | 2 1                          | 84                  | 7 11 0                | 48                   | 17  |
| 14                             | ..          | ..                  | ..            | ..          | ..                         | 25538                  | 1612                    | ..                           | ..                  | 7 19 0                | 36                   | ..  |
| 15                             | 130         | 44                  | 6383          | 922         | 2212                       | 110458                 | 10827                   | 1 6                          | 439                 | 10 10 0               | 219                  | 24  |
| 16                             | 48          | ..                  | 2783          | 226         | 701                        | 34590                  | 2542                    | 1 1                          | ..                  | 10 0 0                | 73                   | 1   |
| 17                             | 16          | 2                   | 931           | 107         | 212                        | 11321                  | 575                     | 0 9                          | ..                  | 3 13 1                | 9                    | 8   |
| 18                             | 27          | 3                   | 1271          | 110         | 179                        | 16002                  | 1122                    | 0 9½                         | ..                  | 11 4 8                | 21                   | 4   |
| 19                             | 5           | 4                   | 334           | 127         | 53                         | 6926                   | 601                     | 1 1¾                         | 7                   | 2 13 5                | 12                   | 8   |
| 351 82                         |             |                     | 19621         | 2621        | 4743                       | 332582                 | 28670                   | ..                           | 774                 | 95 19 0               | 614                  | 104 |
| 20 .. ..                       |             |                     | ..            | ..          | ..                         | 151                    | ..                      | ..                           | ..                  | ..                    | ..                   | ..  |
| 351 82                         |             |                     | 19621         | 2621        | 4743                       | 332733                 | 28670                   | ..                           | 774                 | 95 19 0               | 614                  | 104 |

† Five quarters' trade.

| NAME OF SOCIETY.  | No. of Mem- bers. | LIABILITIES.   |   |                 | ASSETS.   |                          |                   |                          |                                 |    |
|---|-------------------|----------------|---|-----------------|---|--------------------------|-------------------|--------------------------|---------------------------------|----|
|   |                   | Share Capital. | Loans, includ- ing any Over- draft from Bank. | Re- serve Fund. | Value of Land, Bldings, Machin- ery, and Fixed Stock. | Value of Stock in Trade. | Investments.      |                          | Owing to the Society for Goods. |    |
|   |                   |                |   |                 |   |                          | House Prop- erty. | All other Invest- ments. |                                 |    |
| LEWES DISTRICT—con.<br>Special Society:—<br>bGrayshott and District<br>Refreshment Associat'n | 84                | 2489           | 272   | ..              | 2740  | 53                       | ..                | 2                        | ..                              | 21 |
| Total .....   | 16928             | 120992         | 32972   | 4580            | 74279   | 51250                    | 32466             | 19691                    | 4587                            |    |
| No. 8—WILTON DISTRICT—<br>Bradford-on-Avon .....  | 596               | 4700           | 1100  | 188             | 1594  | 2199                     | 120               | 2533                     | 535                             | 1  |
| Calne .....   | 110               | 153            | ..  | ..              | 30  | 116                      | ..                | 84                       | 11                              | 2  |
| bChilde Okeford .....   | 172               | 350            | 95  | ..              | ..  | 333                      | ..                | 329                      | ..                              | 3  |
| Chippenham .....  | 751               | 2152           | 926   | 139             | 1207  | 1826                     | ..                | 619                      | 457                             | 4  |
| Devizes .....   | 288               | 1148           | 84  | 50              | 1012  | 375                      | ..                | 10                       | 22                              | 5  |
| Mere and District .....   | 231               | 763            | 300   | 152             | 660   | 499                      | ..                | 360                      | 113                             | 6  |
| Parkstones & Heatherlands   | 624               | 831            | 789   | 87              | 10 9  | 1030                     | ..                | 258                      | 57                              | 7  |
| Portland .....  | 164               | 283            | ..  | ..              | ..  | 269                      | ..                | 28                       | ..                              | 8  |
| Salisbury .....   | 1146              | 5658           | 1937  | 217             | 4781  | 2987                     | ..                | 688                      | 190                             | 9  |
| Trowbridge .....  | 2208              | 15671          | 988   | 1165            | 9008  | 4740                     | 1743              | 3773                     | 1025                            | 10 |
| Warminster .....  | 414               | 1862           | 577   | 197             | 604   | 850                      | 590               | 1251                     | 318                             | 11 |
| Weymouth .....  | 658               | 2800           | 1304  | 508             | 3525  | 1494                     | ..                | 346                      | 331                             | 12 |
| Wilton Sidney Herbert....   | 236               | 2447           | ..  | 206             | 1202  | 600                      | ..                | 553                      | 123                             | 13 |
| Total .....   | 7598              | 38818          | 8100  | 2909            | 24652   | 17318                    | 2453              | 10332                    | 3182                            |    |
| No. 9—OXFORD DISTRICT -<br>Aldermaston .....  | 93                | 649            | 7   | 21              | 162   | 435                      | ..                | 142                      | 39                              | 1  |
| Banbury .....   | 2863              | 52462          | 4864  | 473             | 30464   | 15092                    | 7283              | 6386                     | 2407                            | 2  |
| Chipping Norton .....   | 1315              | 16115          | 1287  | 513             | 3497  | 3439                     | 47                | 3286                     | 986                             | 3  |
| High Wycombe .....  | 428               | 1666           | 49  | 71              | 312   | 699                      | ..                | 943                      | 69                              | 4  |
| Kingshill—New Swindon..   | 516               | 885            | 80  | 402             | 1005  | 314                      | ..                | 678                      | 76                              | 5  |
| aLong Wittenham .....   | 39                | 616            | 549   | ..              | 744   | 302                      | ..                | 118                      | 109                             | 6  |
| Maidenhead .....  | 658               | 3315           | 2978  | 31              | 5597  | 675                      | 200               | ..                       | ..                              | 7  |
| aMiddleton Stoney .....   | 103               | 831            | ..  | 30              | 50  | 479                      | ..                | 379                      | 34                              | 8  |
| New Swindon Industrial ..   | 904               | 2673           | 798   | 40              | 1734  | 1537                     | 67                | 607                      | 163                             | 9  |
| b Provident ..  | 1754              | 3608           | ..  | ..              | 2612  | 432                      | ..                | 1466                     | ..                              | 10 |
| Oxford .....  | 4082              | 44706          | 3799  | 1585            | 18114   | 13174                    | 10796             | 7719                     | 1128                            | 11 |
| Reading .....   | 7664              | 110217         | 3730  | 905             | 40678   | 18298                    | 47590             | 13245                    | 2503                            | 12 |
| aShirburn .....   | 45                | 60             | ..  | ..              | ..  | 120                      | ..                | ..                       | ..                              | 13 |
| Slough .....  | 1017              | 6448           | 425   | 393             | 4967  | 2593                     | ..                | 571                      | 15                              | 14 |
| Steeple Aston .....   | 236               | 2767           | 108   | 224             | 793   | 953                      | 555               | 625                      | 367                             | 15 |
| Sunningdale .....   | 120               | 272            | 40  | 11              | 73  | 200                      | ..                | 95                       | 15                              | 16 |
| Windsor .....   | 856               | 3424           | 658   | 254             | 2810  | 1260                     | ..                | 1053                     | 146                             | 17 |
| Yattenden .....   | 107               | 498            | 50  | 62              | 22  | 327                      | ..                | 382                      | ..                              | 18 |
| Total .....   | 22800             | 251212         | 19422   | 4355            | 113634  | 60329                    | 66478             | 37695                    | 8057                            |    |
| Productive Society:—<br>Oxford Builders .....   | 55                | 402            | 334   | 19              | 152   | 299                      | ..                | 47                       | 324                             | 19 |
| Total .....   | 22855             | 251614         | 19756   | 4374            | 113786  | 60628                    | 66478             | 37742                    | 8381                            |    |
| No. 10—CAMBRIDGE DIST.—<br>Bishops Stortford .....  | 640               | 2082           | 224   | 208             | 1485  | 980                      | ..                | 1279                     | 41                              | 1  |
| bBurwell .....  | 286               | 966            | 174   | ..              | 536   | 574                      | ..                | 268                      | ..                              | 2  |
| Cambridge .....   | 3231              | 20914          | 6876  | 1121            | 16384   | 9645                     | 917               | 3122                     | 515                             | 3  |
| Chatteris .....   | 147               | 314            | ..  | 26              | 39  | 210                      | ..                | 203                      | 35                              | 4  |
| Ely (City of) .....   | 396               | 1732           | 663   | 146             | 1487  | 778                      | ..                | 523                      | ..                              | 5  |
| Newmarket .....   | 514               | 2844           | 144   | 66              | 3002  | 1189                     | ..                | 301                      | ..                              | 6  |
| *Royston .....  | 240               | 180            | 100   | ..              | ..  | ..                       | ..                | ..                       | ..                              | 7  |
| Saffron Walden .....  | 249               | 408            | ..  | 22              | 114   | 221                      | ..                | 52                       | 16                              | 8  |

\* Not commenced trade at end of 19C3.



|    | No of<br>Employees on<br>Dec. 31st. |                  | EXPENSES.                 |                    | Interest<br>on<br>Share<br>Capital. | Sales<br>during the<br>Year. | PROFIT.        |   |  |                        |                                    |                                  |
|----|-------------------------------------|------------------|---------------------------|--------------------|-------------------------------------|------------------------------|----------------|---|--|------------------------|------------------------------------|----------------------------------|
|    | Distributive.                       | Pro-<br>ductive. | Salaries<br>and<br>Wages. | Depre-<br>ciation. |                                     |                              | Net<br>Profit. | Aver-<br>age<br>Divi-<br>dend<br>per £. | Am't<br>Paid as<br>Bonus<br>on<br>Wages. | Subscriptions.         |                                    |                                  |
|    |                                     |                  |                           |                    |                                     |                              |                |   |  | Co-operative<br>Union. | Educa-<br>tional<br>Pur-<br>poses. | Chari-<br>table<br>Pur-<br>poses |
|    |                                     |                  | £                         | £                  | £                                   | £                            | £              | s. d.                                   | £  | £ s. d.                | £                                  | £                                |
| 21 | ..                                  | ..               | ..                        | ..                 | ..                                  | 1875                         | 37             | ..                                      | ..                                       | ..                     | ..                                 | ..                               |
|    | 351                                 | 82               | 19621                     | 2621               | 4743                                | 334108                       | 28707          | ..                                      | 774                                      | 95 19 0                | 614                                | 104                              |
| 1  | 12                                  | ..               | 450                       | 40                 | 168                                 | 8185                         | 916            | 1 5                                     | ..                                       | 4 16 8                 | 16                                 | 25                               |
| 2  | 2                                   | ..               | 29                        | 1                  | ..                                  | 1396                         | 5              | ..                                      | ..                                       | ..                     | ..                                 | ..                               |
| 3  | ..                                  | ..               | ..                        | ..                 | ..                                  | 2709                         | 106            | ..                                      | ..                                       | ..                     | ..                                 | ..                               |
| 4  | 16                                  | 4                | 681                       | 72                 | 88                                  | 14695                        | 966            | 1 4                                     | ..                                       | 5 18 6                 | ..                                 | ..                               |
| 5  | 3                                   | 2                | 132                       | 79                 | 30                                  | 3457                         | 305            | 1 1                                     | ..                                       | 2 7 6                  | 14                                 | 2                                |
| 6  | 6                                   | ..               | 264                       | 11                 | 5                                   | 5365                         | 228            | 1 3                                     | ..                                       | 1 15 0                 | 4                                  | ..                               |
| 7  | 12                                  | ..               | 521                       | 35                 | 26                                  | 7988                         | 809            | 1 4                                     | 1  | 2 13 6                 | 6                                  | 2                                |
| 8  | 3                                   | ..               | 110                       | 6                  | 9                                   | 1896                         | 96             | 0 11                                    | ..                                       | ..                     | ..                                 | ..                               |
| 9  | 20                                  | 6                | 1078                      | 241                | 236                                 | 19167                        | 1514           | 1 4                                     | 51                                       | 8 7 10                 | 31                                 | 5                                |
| 10 | 52                                  | 12               | 2195                      | 475                | 494                                 | 47571                        | 4100           | 1 11                                    | ..                                       | 8 6 8                  | 46                                 | 66                               |
| 11 | 8                                   | ..               | 339                       | 88                 | 61                                  | 8702                         | 823            | 1 8                                     | ..                                       | 2 19 6                 | 21                                 | 3                                |
| 12 | 20                                  | ..               | 1064                      | 87                 | 110                                 | 12690                        | 920            | 1 8                                     | ..                                       | 4 17 9                 | 16                                 | ..                               |
| 13 | 5                                   | ..               | 185                       | 35                 | 108                                 | 3778                         | 404            | 1 8                                     | 92                                       | 1 15 0                 | 1                                  | 6                                |
|    | 159                                 | 24               | 7048                      | 1170               | 1335                                | 136539                       | 11192          | ..                                      | 84                                       | 43 17 11               | 155                                | 116                              |
| 1  | 4                                   | ..               | 184                       | 12                 | 28                                  | 3628                         | 381            | 2 0                                     | 2  | ..                     | ..                                 | ..                               |
| 2  | 87                                  | 32               | 4429                      | 948                | 2319                                | 80672                        | 7525           | 1 10                                    | ..                                       | 16 0 0                 | 130                                | 49                               |
| 3  | 32                                  | 13               | 1739                      | 221                | 737                                 | 39455                        | 4422           | 2 4                                     | ..                                       | 10 0 0                 | 20                                 | 53                               |
| 4  | 7                                   | 2                | 443                       | 105                | 69                                  | 6722                         | 477            | 1 2                                     | 24                                       | 2 19 6                 | 10                                 | ..                               |
| 5  | 3                                   | 3                | 261                       | 20                 | 42                                  | 4073                         | 706            | 3 6                                     | 7  | ..                     | ..                                 | 6                                |
| 6  | 2                                   | ..               | 79                        | 5                  | 24                                  | 1725                         | 58             | 0 10                                    | ..                                       | ..                     | ..                                 | ..                               |
| 7  | 12                                  | 3                | 583                       | 148                | 112                                 | 10241                        | 663            | 1 0                                     | 18                                       | 3 15 0                 | 43                                 | ..                               |
| 8  | 2                                   | ..               | 121                       | 27                 | 37                                  | 2196                         | 168            | 1 8                                     | 7  | 0 17 2                 | ..                                 | ..                               |
| 9  | 11                                  | 3                | 493                       | 103                | 123                                 | 9441                         | 816            | 1 4                                     | 19                                       | 4 4 0                  | 22                                 | ..                               |
| 10 | ..                                  | ..               | ..                        | ..                 | ..                                  | 12787                        | 2657           | ..                                      | ..                                       | ..                     | ..                                 | ..                               |
| 11 | 97                                  | 23               | 6333                      | 1141               | 1912                                | 97293                        | 14218          | 2 0                                     | ..                                       | 10 0 0                 | 234                                | 46                               |
| 12 | 122                                 | 24               | 7134                      | 997                | 5072                                | 121898                       | 15829          | 1 7                                     | 638                                      | 22 1 0                 | 275                                | 72                               |
| 13 | 1                                   | ..               | 43                        | ..                 | 3                                   | 689                          | 38             | 1 7                                     | ..                                       | ..                     | ..                                 | ..                               |
| 14 | 23                                  | 5                | 1500                      | 231                | 271                                 | 18040                        | 2018           | 1 10                                    | 94                                       | 7 2 6                  | 45                                 | 26                               |
| 15 | 3                                   | 2                | 215                       | 27                 | 135                                 | 5265                         | 471            | 1 3                                     | ..                                       | 1 19 2                 | 4                                  | 2                                |
| 16 | 3                                   | ..               | 143                       | 14                 | 12                                  | 2039                         | 86             | 0 10                                    | ..                                       | 0 16 8                 | 1                                  | ..                               |
| 17 | 16                                  | 4                | 799                       | 158                | 132                                 | 14936                        | 2027           | 2 0                                     | ..                                       | 6 5 0                  | 48                                 | 11                               |
| 18 | 1                                   | 1                | 95                        | 2                  | 23                                  | 2204                         | 144            | 2 0                                     | 9  | ..                     | ..                                 | ..                               |
|    | 426                                 | 115              | 24594                     | 4159               | 11051                               | 427304                       | 52704          | ..                                      | 818                                      | 86 0 0                 | 832                                | 265                              |
| 19 | ..                                  | 13               | 964                       | 11                 | 20                                  | 1772                         | 57             | ..                                      | 15                                       | 0 10 0                 | 2                                  | 2                                |
|    | 426                                 | 128              | 25558                     | 4170               | 11071                               | 429076                       | 52761          | ..                                      | 833                                      | 86 10 0                | 834                                | 267                              |
| 1  | 13                                  | 3                | 524                       | 72                 | 75                                  | 8956                         | 820            | 1 6                                     | ..                                       | 4 3 11                 | 33                                 | 3                                |
| 2  | ..                                  | ..               | ..                        | ..                 | ..                                  | 4935                         | 558            | ..                                      | ..                                       | ..                     | ..                                 | ..                               |
| 3  | 89                                  | 6                | 4255                      | 746                | 750                                 | 62955                        | 6600           | 1 9                                     | 72                                       | 10 0 0                 | 72                                 | 74                               |
| 4  | 3                                   | ..               | 156                       | 4                  | 12                                  | 2046                         | 207            | 1 1                                     | ..                                       | 1 0 0                  | ..                                 | ..                               |
| 5  | 6                                   | 2                | 258                       | 30                 | 105                                 | 4849                         | 547            | 1 6                                     | ..                                       | 3 4 2                  | 8                                  | 4                                |
| 6  | 16                                  | 4                | 789                       | 102                | 118                                 | 9255                         | 616            | 1 6                                     | ..                                       | 3 15 0                 | 22                                 | 8                                |
| 7  | ..                                  | ..               | ..                        | ..                 | ..                                  | ..                           | ..             | ..                                      | ..                                       | ..                     | ..                                 | ..                               |
| 8  | 4                                   | 2                | 149                       | 18                 | 12                                  | 3019                         | 196            | 1 1                                     | 1  | 1 17 2                 | ..                                 | 4                                |

† Four months' trade only.

| NAME OF SOCIETY.            | No. of Members. | LIABILITIES.   |  |               |   | ASSETS.                  |                 |                        |                                 |    |
|-----------------------------|-----------------|----------------|--|---------------|---|--------------------------|-----------------|------------------------|---------------------------------|----|
|                             |                 | Share Capital. | Loans, including any Over-draft from Bank. | Reserve Fund. | Value of Land, Buildings, Machinery, and Fixed Stock. | Value of Stock in Trade. | Investments.    |                        | Owing to the Society for Goods. |    |
|                             |                 |                |  |               |   |                          | House Property. | All other Investments. |                                 |    |
| CAMBRIDGE DISTRICT—con.     |                 | £              | £  | £             | £   | £                        | £               | £                      | £                               |    |
| Sawston .....               | 798             | 7554           | 33   | 499           | 1872  | 3040                     | 699             | 2862                   | ..                              | 9  |
| Soham .....                 | 198             | 334            | ..   | 2             | ..  | 342                      | ..              | 150                    | ..                              | 10 |
| Whittlesford .....          | 100             | 665            | 215  | 41            | 460   | 360                      | ..              | 93                     | ..                              | 11 |
| Willingham .....            | 92              | 196            | ..   | 28            | 15  | 214                      | ..              | 48                     | 50                              | 12 |
| Total .....                 | 6831            | 38189          | 8429                                       | 2159          | 25894   | 17553                    | 1616            | 8901                   | 657                             |    |
| No. 11—BEDFORD DISTRICT—    |                 |                |  |               |   |                          |                 |                        |                                 |    |
| Arlesey .....               | 450             | 4753           | 350  | 345           | 1732  | 673                      | 1380            | 2321                   | 71                              | 1  |
| Bedford Progressive .....   | 231             | 187            | 96   | 6             | 73  | 186                      | ..              | 86                     | 26                              | 2  |
| Biggleswade .....           | 395             | 827            | 301  | 128           | 219   | 524                      | 160             | 296                    | 137                             | 3  |
| Hitchin United .....        | 285             | 1012           | 841  | 88            | 1070  | 804                      | ..              | 293                    | 55                              | 4  |
| Luton .....                 | 1192            | 5613           | 587  | 236           | 4167  | 1454                     | 400             | 721                    | 69                              | 5  |
| Olney .....                 | 78              | 105            | ..   | ..            | 4   | 83                       | ..              | 61                     | 38                              | 6  |
| Ravenstone .....            | 53              | 217            | ..   | 56            | 5   | 117                      | ..              | 183                    | ..                              | 7  |
| St. Albans .....            | 314             | 286            | ..   | ..            | ..  | 246                      | ..              | ..                     | 18                              | 8  |
| St. Neots .....             | 289             | 821            | 941  | ..            | 740   | 595                      | ..              | 489                    | ..                              | 9  |
| Sharnbrook .....            | 69              | 448            | 644  | ..            | 669   | 143                      | ..              | 152                    | ..                              | 10 |
| Silsoe .....                | 323             | 1135           | 48   | 80            | 194   | 1046                     | ..              | 413                    | ..                              | 11 |
| Woburn Sands .....          | 207             | 223            | 60   | ..            | 46  | 220                      | ..              | 53                     | ..                              | 12 |
|                             | 3891            | 15627          | 3908                                       | 939           | 8919  | 6091                     | 1940            | 5013                   | 414                             |    |
| Productive Societies:—      |                 |                |  |               |   |                          |                 |                        |                                 |    |
| Bedford Leather Manufctg.   | 8               | 10             | 193  | ..            | 233   | 69                       | ..              | ..                     | ..                              | 13 |
| *Garden City Press(Hitchin) | 10              | 245            | ..   | ..            | ..  | ..                       | ..              | ..                     | ..                              | 14 |
| Total .....                 | 3909            | 15882          | 4001                                       | 939           | 9152  | 6160                     | 1940            | 5013                   | 414                             |    |
| No. 12—NORWICH DISTRICT     |                 |                |  |               |   |                          |                 |                        |                                 |    |
| Attleboro' .....            | 68              | 171            | ..   | 4             | ..  | 167                      | ..              | 42                     | 6                               | 1  |
| Becles .....                | 965             | 6106           | 5156                                       | 170           | 4087  | 5500                     | 1193            | 1203                   | 335                             | 2  |
| Brandon .....               | 212             | 927            | 900  | 86            | 1160  | 873                      | ..              | 212                    | ..                              | 3  |
| Bury St. Edmunds .....      | 856             | 3593           | 108  | 144           | 1659  | 1153                     | ..              | 1062                   | 246                             | 4  |
| Colkirk .....               | 65              | 269            | ..   | 100           | 21  | 211                      | ..              | 129                    | 8                               | 5  |
| Cromer .....                | 273             | 879            | ..   | 6             | 217   | 571                      | ..              | 186                    | 138                             | 6  |
| Diss .....                  | 203             | 467            | 23   | 28            | 83  | 431                      | ..              | 118                    | ..                              | 7  |
| Fakenham .....              | 163             | 418            | ..   | 12            | 66  | 342                      | ..              | 70                     | ..                              | 8  |
| Finborough .....            | 29              | 214            | 46   | ..            | 29  | 225                      | ..              | 50                     | ..                              | 9  |
| Great Yarmouth .....        | 418             | 1286           | 990  | 95            | 1681  | 825                      | ..              | 195                    | 155                             | 10 |
| Lakenheath .....            | 148             | 447            | ..   | 119           | ..  | 375                      | ..              | ..                     | ..                              | 11 |
| Lowestoft .....             | 1167            | 6619           | 1880                                       | 175           | 5409  | 3026                     | 800             | 815                    | 176                             | 12 |
| Melton Constable .....      | 200             | 853            | 420  | 27            | 501   | 608                      | 235             | 186                    | 80                              | 13 |
| Norwich .....               | 6719            | 59356          | 3919                                       | 1530          | 33212   | 20799                    | 2494            | 14321                  | ..                              | 14 |
| Sheringham .....            | 367             | 1151           | 200  | 35            | 400   | 911                      | ..              | 452                    | ..                              | 15 |
| Swaffham .....              | 243             | 1026           | 439  | 90            | 570   | 754                      | 51              | 293                    | 32                              | 16 |
| Thetford .....              | 1384            | 7046           | ..   | 422           | 1946  | 4009                     | ..              | 3260                   | ..                              | 17 |
| Wymondham .....             | 258             | 1122           | 560  | 11            | 1121  | 1183                     | ..              | ..                     | 72                              | 18 |
|                             | 13743           | 91950          | 14641                                      | 3054          | 52162   | 41913                    | 4773            | 22594                  | 1248                            |    |
| Agricultural Society:       |                 |                |  |               |   |                          |                 |                        |                                 |    |
| Bungay Farmers (Alburgh)    | 28              | 84             | ..   | ..            | ..  | ..                       | ..              | ..                     | ..                              | 19 |
|                             | 13771           | 92034          | 14641                                      | 3054          | 52162   | 41913                    | 4773            | 22594                  | 1248                            |    |
| Productive Society:—        |                 |                |  |               |   |                          |                 |                        |                                 |    |
| Norwich Boot and Shoe ..    | 184             | 474            | 61   | 50            | 83  | 569                      | ..              | ..                     | 113                             | 20 |
| Total .....                 | 13955           | 92508          | 14702                                      | 3104          | 52245   | 42182                    | 4773            | 22594                  | 1361                            |    |

\* Not commenced business at end of 1903.

| No of Employees on Dec. 31st. |              |    | EXPENSES.           |                |                            |                        | PROFIT.     |                         |                              |                     |                        |                       |     |     |
|-------------------------------|--------------|----|---------------------|----------------|----------------------------|------------------------|-------------|-------------------------|------------------------------|---------------------|------------------------|-----------------------|-----|-----|
| Distributive.                 | Pro-ductive. |    | Salaries and Wages. | Depre-ciation. | Interest on Share Capital. | Sales during the Year. | Net Profit. | Average Dividend per £. | Am't Paid as Bonus on Wages. | Subscriptions.      |                        |                       |     |     |
|                               |              |    |                     |                |                            |                        |             |                         |                              | Co-operative Union. | Educational Pur-poses. | Charitable Pur-poses. |     |     |
|                               |              |    | £                   | £              | £                          | £                      | £           | s. d.                   | £                            | £ s. d.             | £                      | £                     |     |     |
| 9                             | 17           | 3  | 804                 | 92             | 260                        | 14979                  | 1730        | 2 0                     | ..                           | 6 7 6               | 22                     | 10                    |     |     |
| 10                            | 4            | .. | 101                 | 5              | 16                         | 2707                   | 156         | 1 6                     | ..                           | 1 1 4               | ..                     | ..                    |     |     |
| 11                            | 2            | .. | 126                 | 16             | 32                         | 1258                   | 3           | 0 1½                    | ..                           | 0 18 0              | ..                     | ..                    |     |     |
| 12                            | 3            | .. | 110                 | ..             | 8                          | 2050                   | 110         | 1 1½                    | 4                            | ..                  | ..                     | ..                    |     |     |
|                               |              |    | 157                 | 20             | 7272                       | 1085                   | 1388        | 117009                  | 11543                        | ..                  | 76                     | 32 7 1                | 157 | 103 |
|                               |              |    |                     |                |                            |                        |             |                         |                              |                     |                        |                       |     |     |
| 1                             | 6            | 4  | 258                 | 66             | 206                        | 10828                  | 1396        | 2 3¼                    | 36                           | 3 15 0              | ..                     | 6                     |     |     |
| 2                             | 4            | 2  | 185                 | 14             | 5                          | 3656                   | 194         | 1 0½                    | ..                           | 1 12 8              | 4                      | ..                    |     |     |
| 3                             | 5            | 2  | 233                 | 41             | 37                         | 4216                   | 365         | 1 6                     | ..                           | 3 5 10              | ..                     | ..                    |     |     |
| 4                             | 4            | 2  | 306                 | 57             | 51                         | 4133                   | 249         | 1 2                     | 10                           | 1 18 4              | ..                     | 3                     |     |     |
| 5                             | 20           | 3  | 973                 | 261            | 229                        | 16895                  | 1648        | 1 6                     | 22                           | 8 0 0               | 32                     | 1                     |     |     |
| 6                             | ..           | .. | 77                  | 2              | 4                          | 1025                   | 43          | 0 10½                   | ..                           | 0 13 0              | ..                     | ..                    |     |     |
| 7                             | 1            | .. | 64                  | ..             | 9                          | 1080                   | 119         | 2 4                     | ..                           | 0 10 2              | ..                     | ..                    |     |     |
| 8                             | 4            | .. | 214                 | 4              | 7                          | 2950                   | 25          | 0 3½                    | ..                           | ..                  | 1                      | ..                    |     |     |
| 9                             | ..           | .. | ..                  | ..             | ..                         | 3912                   | 169         | ..                      | ..                           | ..                  | ..                     | ..                    |     |     |
| 10                            | ..           | .. | ..                  | ..             | ..                         | 827                    | 12          | ..                      | ..                           | 0 12 0              | ..                     | ..                    |     |     |
| 11                            | 3            | 3  | 164                 | 27             | 55                         | 3900                   | 385         | 1 7                     | ..                           | 2 13 8              | 5                      | 7                     |     |     |
| 12                            | 3            | .. | 115                 | - 20           | 6                          | 1871                   | 96          | 1 0                     | ..                           | 1 1 4               | ..                     | ..                    |     |     |
|                               |              |    | 50                  | 16             | 609                        | 55293                  | 4701        | ..                      | 68                           | 24 2 0              | 42                     | 17                    |     |     |
| 13                            | ..           | 7  | 454                 | 24             | ..                         | 764                    | ..          | ..                      | ..                           | 0 1 4               | ..                     | ..                    |     |     |
| 14                            | ..           | .. | ..                  | ..             | ..                         | ..                     | ..          | ..                      | ..                           | ..                  | ..                     | ..                    |     |     |
|                               |              |    | 50                  | 23             | 609                        | 56057                  | 4701        | ..                      | 68                           | 24 3 4              | 42                     | 17                    |     |     |
|                               |              |    |                     |                |                            |                        |             |                         |                              |                     |                        |                       |     |     |
| 1                             | 1            | .. | 27                  | 2              | 6                          | 817                    | 54          | 1 4                     | ..                           | ..                  | ..                     | ..                    |     |     |
| 2                             | 29           | .. | 1204                | 158            | 272                        | 21536                  | 2874        | 2 0                     | ..                           | 7 5 4               | 46                     | 17                    |     |     |
| 3                             | 4            | .. | 191                 | 4              | 40                         | 3951                   | 526         | 3 0                     | ..                           | 1 15 4              | ..                     | ..                    |     |     |
| 4                             | 9            | 2  | 462                 | 50             | 118                        | 11128                  | 1459        | 2 4                     | ..                           | ..                  | ..                     | 1                     |     |     |
| 5                             | 2            | .. | 75                  | 8              | 12                         | 1106                   | 133         | 2 0                     | 5                            | 0 10 0              | ..                     | ..                    |     |     |
| 6                             | 9            | 1  | 287                 | 10             | 32                         | 4591                   | 327         | 1 6                     | ..                           | 2 3 4               | ..                     | ..                    |     |     |
| 7                             | 4            | .. | 129                 | 6              | 18                         | 2967                   | 325         | 1 11                    | ..                           | 1 8 4               | ..                     | ..                    |     |     |
| 8                             | 3            | .. | 138                 | 16             | 14                         | 2355                   | 156         | 1 4½                    | 2                            | 1 5 10              | ..                     | ..                    |     |     |
| 9                             | ..           | .. | ..                  | ..             | ..                         | 1126                   | 96          | ..                      | ..                           | ..                  | ..                     | ..                    |     |     |
| 10                            | 6            | 3  | 420                 | 100            | 52                         | 6023                   | 470         | 1 4                     | ..                           | 2 17 8              | ..                     | ..                    |     |     |
| 11                            | 3            | .. | 138                 | ..             | 19                         | 3964                   | 666         | 2 6                     | ..                           | 1 5 0               | ..                     | 2                     |     |     |
| 12                            | 10           | 4  | 1517                | 166            | 236                        | 23163                  | 2787        | 1 11½                   | 50                           | 8 4 7               | 50                     | 14                    |     |     |
| 13                            | 4            | .. | 191                 | 2              | 39                         | 2968                   | 102         | 0 4                     | ..                           | 1 13 4              | 2                      | ..                    |     |     |
| 14                            | 230          | 23 | 9483                | 1999           | 2927                       | 172957                 | 21935       | 2 0                     | 1054                         | 14 0 0              | 475                    | 131                   |     |     |
| 15                            | 6            | .. | 267                 | 94             | 45                         | 5365                   | 596         | 2 0                     | 14                           | 2 17 8              | 14                     | 1                     |     |     |
| 16                            | 4            | .. | 219                 | 88             | 46                         | 3722                   | 454         | 1 8                     | 6                            | 1 19 4              | ..                     | 1                     |     |     |
| 17                            | 32           | 2  | 1560                | 139            | 345                        | 34923                  | 7996        | 4 6½                    | ..                           | 11 18 0             | ..                     | 78                    |     |     |
| 18                            | 6            | .. | 231                 | 40             | 51                         | 4275                   | 277         | 1 3                     | 10                           | 1 18 0              | 5                      | 5                     |     |     |
|                               |              |    | 362                 | 35             | 4272                       | 306937                 | 41233       | ..                      | 1141                         | 61 1 9              | 592                    | 250                   |     |     |
| 19                            | ..           | .. | ..                  | ..             | ..                         | ..                     | ..          | ..                      | ..                           | ..                  | ..                     | ..                    |     |     |
|                               |              |    | 362                 | 35             | 4272                       | 306937                 | 41233       | ..                      | 1141                         | 61 1 9              | 592                    | 250                   |     |     |
| 20                            | ..           | 15 | 625                 | 9              | 20                         | 2210                   | 60          | 0 8                     | 3                            | 1 10 0              | ..                     | ..                    |     |     |
|                               |              |    | 362                 | 50             | 4292                       | 309147                 | 41293       | ..                      | 1144                         | 62 11 9             | 592                    | 250                   |     |     |

| NAME OF SOCIETY.           | No. of Mem-<br>bers. | LIABILITIES.   |  |                | ASSETS.   |                          |                 |                        |                                 |
|----------------------------|----------------------|----------------|--|----------------|---|--------------------------|-----------------|------------------------|---------------------------------|
|                            |                      | Share Capital. | Loans, including any Over-draft from Bank. | Re-serve Fund. | Value of Land, Bldings, Machinery, and Fixed Stock. | Value of Stock in Trade. | Investments.    |                        | Owing to the Society for Goods. |
|                            |                      |                |  |                |   |                          | House Property. | All other Investments. |                                 |
|                            |                      | £              | £  | £              | £   | £                        | £               | £                      | £                               |
| No. 13—COLCHESTER DIST.—   |                      |                |  |                |   |                          |                 |                        |                                 |
| Braintree and West Essex.  | 1097                 | 6584           | 864  | 467            | 2919  | 2008                     | 1159            | 2205                   | 365                             |
| Chelmsford .....           | 2388                 | 20736          | 734  | 966            | 11037   | 8549                     | 2537            | 1288                   | 260                             |
| Clacton-on-Sea .....       | 126                  | 128            | ..   | ..             | ..  | 98                       | ..              | ..                     | 3                               |
| Coggeshall .....           | 257                  | 743            | 608  | 25             | 805   | 398                      | ..              | 116                    | 125                             |
| Colchester and East Essex. | 5850                 | 61254          | 2109                                       | 4628           | 21374   | 15184                    | 30892           | 7223                   | 5                               |
| Earls Colne .....          | 231                  | 2165           | 918  | 260            | 991   | 313                      | 357             | 1985                   | 6                               |
| Halstead .....             | 1104                 | 14616          | 2476                                       | 965            | 5494  | 2207                     | 6094            | 5466                   | 401                             |
| Harwich, Dovercourt, and   |                      |                |  |                |   |                          |                 |                        |                                 |
| Parkeston .....            | 1196                 | 12329          | 7544                                       | 520            | 9677  | 7663                     | ..              | 1223                   | 1025                            |
| Haverhill .....            | 1170                 | 6523           | 7558                                       | 770            | 6612  | 4503                     | 2653            | 513                    | 511                             |
| Ipswich .....              | 5427                 | 45550          | 4098                                       | 3456           | 28197   | 16532                    | 3933            | 9541                   | 226                             |
| bLavenham .....            | 136                  | 137            | 162  | ..             | 28  | 218                      | ..              | 140                    | ..                              |
| Leiston .....              | 570                  | 9831           | 12   | 264            | 2704  | 2817                     | 3133            | 1385                   | 76                              |
| Maldon and Heybridge ..    | 753                  | 3950           | 629  | 280            | 1474  | 2139                     | ..              | 1611                   | 313                             |
| Stowmarket .....           | 669                  | 2145           | 2095                                       | 526            | 3187  | 1190                     | 100             | 846                    | ..                              |
| Sudbury .....              | 79                   | 82             | ..   | ..             | ..  | 136                      | ..              | ..                     | ..                              |
| Terling .....              | 143                  | 942            | 551  | 203            | 30  | 157                      | ..              | 1362                   | ..                              |
| Tiptree .....              | 500                  | 4050           | ..   | 144            | 3723  | 1199                     | ..              | 830                    | 362                             |
| Tollesbury .....           | 124                  | 287            | 138  | 2              | ..  | 368                      | ..              | 19                     | 51                              |
| Walton .....               | 320                  | 2507           | 858  | 117            | 1801  | 1361                     | ..              | 344                    | 168                             |
| Wickham Market .....       | 370                  | 2466           | ..   | 178            | 1459  | 882                      | ..              | 427                    | 9                               |
| Witham .....               | 334                  | 2977           | ..   | 284            | 1006  | 679                      | 855             | 745                    | 82                              |
| Woodbridge .....           | 253                  | 824            | 25   | 76             | 295   | 603                      | ..              | 329                    | ..                              |
|                            | 23097                | 200816         | 31379                                      | 14131          | 102813  | 69204                    | 51713           | 37598                  | 3979                            |
| Agricultural and Dairy:—   |                      |                |  |                |   |                          |                 |                        |                                 |
| Assington Farming .....    | 281                  | 2312           | 1397                                       | ..             | 268   | 1676                     | ..              | 30                     | 23                              |
| Framlingham Agricultural   | 114                  | 304            | ..   | ..             | ..  | 21                       | ..              | 213                    | 316                             |
| Total .....                | 23492                | 203432         | 32776                                      | 14131          | 103081  | 70901                    | 51713           | 37841                  | 4323                            |



| No of<br>Employees on<br>Dec. 31st. |                  | EXPENSES.                 |                    | Interest<br>on<br>Share<br>Capital. | Sales<br>during the<br>Year. | PROFIT.        |   |  |                        |                                    |                                   |
|-------------------------------------|------------------|---------------------------|--------------------|-------------------------------------|------------------------------|----------------|---|--|------------------------|------------------------------------|-----------------------------------|
|                                     |                  | Salaries<br>and<br>Wages. | Depre-<br>ciation. |                                     |                              | Net<br>Profit. | Aver-<br>age<br>Divi-<br>dend<br>per £. | Am't<br>Paid as<br>Bonus<br>on<br>Wages. | Subscriptions.         |                                    |                                   |
| Distri-<br>butive.                  | Pro-<br>ductive. |                           |                    |                                     |                              |                |   |  | Co-operative<br>Union. | Educa-<br>tional<br>Pur-<br>poses. | Char-<br>itable<br>Pur-<br>poses. |
|                                     |                  | £                         | £                  | £                                   | £                            | £              | s. d.                                   | £  | £ s. d.                | £                                  | £                                 |
| 1                                   | 22               | 4                         | 1522               | 133                                 | 264                          | 21527          | 2590                                    | 1 7                                      | ..                     | 8 7 0                              | 7                                 |
| 2                                   | 56               | 9                         | 2940               | 466                                 | 942                          | 48298          | 5554                                    | 1 11½                                    | ..                     | 18 6 8                             | 68                                |
| 3                                   | 2                | ..                        | 72                 | 4                                   | ..                           | 1023           | 24                                      | ..                                       | ..                     | ..                                 | ..                                |
| 4                                   | 6                | ..                        | 226                | 11                                  | 23                           | 3727           | 300                                     | 2 0                                      | ..                     | ..                                 | ..                                |
| 5                                   | 201              | 60                        | 8698               | 910                                 | 2960                         | 135799         | 15775                                   | 2 1                                      | ..                     | 46 0 0                             | 375                               |
| 6                                   | 3                | ..                        | 151                | 33                                  | 262                          | 3974           | 496                                     | 2 6                                      | ..                     | ..                                 | 7                                 |
| 7                                   | 24               | 8                         | 1462               | 254                                 | 482                          | 21257          | 2328                                    | 2 0                                      | ..                     | 8 13 0                             | 58                                |
| 8                                   | 88               | 9                         | 4129               | 694                                 | 591                          | 48216          | 5301                                    | 1 6                                      | ..                     | 8 13 4                             | 91                                |
| 9                                   | 30               | 14                        | 2181               | 380                                 | 900                          | 33585          | 3705                                    | 2 2                                      | ..                     | 9 10 0                             | 45                                |
| 10                                  | 131              | 22                        | 7037               | 843                                 | 1680                         | 116272         | 14246                                   | 2 0½                                     | ..                     | 25 0 0                             | 314                               |
| 11                                  | ..               | ..                        | ..                 | ..                                  | ..                           | 1598           | 155                                     | ..                                       | ..                     | ..                                 | ..                                |
| 12                                  | 10               | ..                        | 498                | 85                                  | 314                          | 11875          | 1875                                    | 2 8                                      | ..                     | 4 9 10                             | 9                                 |
| 13                                  | 17               | 4                         | 809                | 97                                  | 131                          | 14431          | 1609                                    | 2 0                                      | 45                     | 6 2 0                              | 39                                |
| 14                                  | 11               | 2                         | 620                | 295                                 | 61                           | 10196          | 1164                                    | 1 8                                      | 13                     | 4 19 6                             | 27                                |
| 15                                  | 2                | ..                        | 73                 | 1                                   | 1                            | 1278           | 98                                      | 1 0                                      | ..                     | ..                                 | ..                                |
| 16                                  | 2                | ..                        | 111                | 5                                   | 33                           | 2466           | 186                                     | 1 7                                      | 4                      | ..                                 | 1                                 |
| 17                                  | 10               | 3                         | 454                | 56                                  | 176                          | 12667          | 1409                                    | 2 0                                      | ..                     | 3 16 0                             | 3                                 |
| 18                                  | 2                | ..                        | 106                | ..                                  | ..                           | 1966           | ..                                      | ..                                       | ..                     | 0 19 8                             | 1                                 |
| 19                                  | 5                | 3                         | 377                | 56                                  | 115                          | 5942           | 312                                     | 0 11                                     | ..                     | 3 0 4                              | ..                                |
| 20                                  | 5                | ..                        | 263                | 41                                  | 111                          | 5433           | 665                                     | 1 11                                     | ..                     | 2 15 0                             | 2                                 |
| 21                                  | 5                | 3                         | 409                | 83                                  | 131                          | 6112           | 828                                     | 2 0                                      | 9                      | 1 19 7                             | 18                                |
| 22                                  | 3                | ..                        | 220                | 9                                   | 35                           | 4224           | 138                                     | 2 6                                      | ..                     | ..                                 | ..                                |
| 635                                 |                  | 141                       | 32358              | 4456                                | 8012                         | 511271         | 58758                                   | ..                                       | 71                     | 152 11 11                          | 889                               |
| 23                                  | ..               | 10                        | 385                | 13                                  | ..                           | 952            | 2                                       | ..                                       | ..                     | ..                                 | ..                                |
| 24                                  | ..               | 2                         | 29                 | ..                                  | ..                           | 1181           | 29                                      | ..                                       | ..                     | ..                                 | ..                                |
| 635                                 |                  | 153                       | 32772              | 4469                                | 8012                         | 513404         | 58789                                   | ..                                       | 71                     | 152 11 11                          | 889                               |

558



### SOUTHERN SECTION.

[illegible]

**SOUTH-WESTERN**RETURN OF TRADE, &c., of Co-operative Societies in  
arranged in their

*a* These particulars are taken from our last year's return. *b* These particulars are taken  
this office or to

| NAME OF SOCIETY.         | No. of<br>Mem-<br>bers. | LIABILITIES.      |   |                       |   | ASSETS.                           |              |             |   |
|--------------------------|-------------------------|-------------------|---|-----------------------|---|-----------------------------------|--------------|-------------|---|
|                          |                         | Share<br>Capital. | Loans,<br>includ-<br>ing any<br>Over-<br>draft<br>from<br>Bank. | Re-<br>serve<br>Fund. | Value of<br>Land,<br>Buildings,<br>Machin-<br>ery, and<br>Fixed<br>Stock. | Value of<br>Stock<br>in<br>Trade. | Investments. |             | Owing<br>to the<br>Society<br>for<br>Goods. |
|                          |                         | £                 | £   | £                     | £   | £                                 | £            | £           | £   |
| <b>No. 1—CORNWALL—</b>   |                         |                   |   |                       |   |                                   |              |             |   |
| Bodmin .....             | 313                     | 635               | 294   | 10                    | 51  | 510                               | 550          | 122         | .. 1  |
| Calstock .....           | 112                     | 238               | ..  | ..                    | 50  | 290                               | ..           | ..          | .. 2  |
| Darite .....             | 76                      | 378               | 220   | 43                    | 100   | 332                               | 150          | 62          | 43 3  |
| Delabole .....           | 332                     | 2107              | 114   | 147                   | 1323  | 1233                              | ..           | ..          | .. 4  |
| East Cornwall .....      | 105                     | 516               | 74  | ..                    | 193   | 277                               | ..           | 105         | 66 5  |
| Falmouth .....           | 423                     | 315               | ..  | 25                    | ..  | 368                               | ..           | 136         | 127 6                                       |
| Launceston .....         | 100                     | 135               | 25  | ..                    | 44  | 122                               | ..           | 19          | 22 7  |
| Menheniot .....          | 214                     | 506               | 1056  | 205                   | 131   | 628                               | ..           | 1056        | 55 8  |
| Pensilva .....           | 112                     | 590               | 150   | ..                    | 150   | 460                               | ..           | 91          | 75 9  |
| Penzance .....           | 272                     | 306               | ..  | 7                     | ..  | 321                               | ..           | ..          | .. 10                                       |
| St. Austell .....        | 410                     | 352               | ..  | 8                     | 57  | 394                               | ..           | ..          | .. 11                                       |
| St. Blazey .....         | 143                     | 221               | 10  | 3                     | 82  | 183                               | ..           | 12          | .. 12                                       |
| St. Cleer .....          | 501                     | 2443              | 567   | ..                    | 1030  | 1758                              | ..           | 265         | .. 13                                       |
| St. Columb Road .....    | 100                     | 86                | ..  | ..                    | 59  | 27                                | ..           | ..          | .. 14                                       |
| St. Ives .....           | 64                      | 82                | 31  | ..                    | 35  | 76                                | ..           | 36          | 5 15  |
| Saltash .....            | 460                     | 1557              | 469   | 158                   | 1930  | 343                               | ..           | 374         | 50 16                                       |
| Tokenbury Corner Coal .. | 251                     | 398               | ..  | 19                    | 42  | 202                               | ..           | ..          | 35 17                                       |
| Truro .....              | 282                     | 514               | 21  | 10                    | 105   | 428                               | ..           | 36          | .. 18                                       |
| Wadebridge .....         | 201                     | 465               | 8   | 16                    | 45  | 600                               | ..           | 26          | .. 19                                       |
| <b>Total .....</b>       | <b>4471</b>             | <b>11844</b>      | <b>3039</b>   | <b>651</b>            | <b>5427</b>   | <b>8492</b>                       | <b>700</b>   | <b>2340</b> | <b>478</b>                                  |
| <b>No. 2—DEVON—</b>      |                         |                   |   |                       |   |                                   |              |             |   |
| Ashburton .....          | 91                      | 654               | 400   | 53                    | 910   | 198                               | ..           | 230         | .. 1  |
| Barnstaple .....         | 525                     | 1811              | ..  | 413                   | 1643  | 1105                              | ..           | 132         | 188 2                                       |
| Bideford .....           | 367                     | 982               | 717   | ..                    | 886   | 897                               | ..           | 308         | 155 3                                       |
| Bovey Tracey .....       | 314                     | 717               | 5   | 92                    | 163   | 630                               | ..           | ..          | .. 4  |
| Brixham .....            | 590                     | 1833              | 804   | 143                   | 1414  | 1378                              | 383          | 350         | .. 5  |
| Buckfastleigh .....      | 694                     | 14222             | 1233  | 464                   | 5039  | 3021                              | 2894         | 2268        | 30 6  |
| Colyton .....            | 98                      | 278               | 74  | 20                    | 283   | 44                                | ..           | 112         | 83 7  |
| Cornwood .....           | 100                     | 276               | 202   | 15                    | 124   | 276                               | ..           | 43          | 102 8                                       |
| Cullompton .....         | 187                     | 1766              | 531   | 80                    | 1118  | 1300                              | ..           | 141         | .. 9  |
| Exeter .....             | 2788                    | 26225             | 1276  | 414                   | 11579   | 6554                              | 2782         | 8979        | .. 10                                       |
| Exmouth .....            | 339                     | 762               | 159   | 61                    | 293   | 560                               | ..           | 210         | .. 11                                       |
| Honiton .....            | 170                     | 150               | ..  | ..                    | ..  | ..                                | ..           | ..          | .. 12                                       |
| Kingswear and Dartmouth  | 52                      | 67                | ..  | 7                     | 5   | 57                                | ..           | 34          | .. 13                                       |
| Lee Moor .....           | 140                     | 110               | ..  | ..                    | 174   | 430                               | ..           | 8           | .. 14                                       |
| Newton Abbot .....       | 1072                    | 5958              | 1140  | 401                   | 3348  | 1315                              | 500          | 4503        | 202 15                                      |
| North Tawton .....       | 87                      | 227               | 134   | 23                    | 18  | 184                               | 163          | 70          | .. 16                                       |
| * Ottery St. Mary .....  | 94                      | 52                | ..  | ..                    | ..  | ..                                | ..           | ..          | .. 17                                       |
| Paignton .....           | 686                     | 3073              | 102   | 343                   | 1859  | 1983                              | ..           | 511         | 278 18                                      |
| Plymouth Mutual .....    | 34647                   | 367285            | 16830   | 39006                 | 174557  | 63939                             | 115512       | 96451       | .. 19                                       |
| Plympton .....           | 675                     | 3611              | 1100  | 230                   | 2851  | 1763                              | ..           | 629         | .. 20                                       |
| Princetown .....         | 328                     | 1397              | 837   | 132                   | 832   | 1051                              | ..           | 727         | 294 21                                      |
| Sidmouth .....           | 165                     | 175               | ..  | ..                    | 12  | 183                               | ..           | 96          | .. 22                                       |

\* Not commenced business at end of 1903.



## SECTION.

the Counties of CORNWALL, DEVON, and SOMERSET, for 1903, respective Counties.

from the Registrar's Return for 1902. c These societies have not made a return either to the Registrar.

| No. of Employees on Dec. 31st. |             |     | EXPENSES.           |               | Interest on Share Capital. | Sales during the Year. | PROFIT.     |                         |                              |                |      |     |
|--------------------------------|-------------|-----|---------------------|---------------|----------------------------|------------------------|-------------|-------------------------|------------------------------|----------------|------|-----|
| Distributive.                  | Productive. |     | Salaries and Wages. | Depreciation. |                            |                        | Net Profit. | Average Dividend per £. | Am't Paid as Bonus on Wages. | Subscriptions. |      |     |
|                                |             |     | £                   | £             | £                          | £                      | £           | s d.                    | £                            | £ s. d.        | £    | £   |
| 1                              | 5           | ..  | 175                 | ..            | 20                         | 3204                   | 337         | 1 9                     | ..                           | 2 2 8          | 9    | 4   |
| 2                              | 3           | ..  | 120                 | ..            | 12                         | 1500                   | 30          | 0 10                    | ..                           | 1 0 0          | ..   | ..  |
| 3                              | 1           | ..  | 101                 | 4             | 15                         | 1181                   | 57          | 1 1                     | ..                           | 0 13 4         | 1    | ..  |
| 4                              | 6           | ..  | 256                 | 38            | 99                         | 7518                   | 660         | 2 1                     | ..                           | 4 0 0          | ..   | 1   |
| 5                              | 1           | ..  | 88                  | ..            | 18                         | 1925                   | 83          | 1 2                     | ..                           | ..             | ..   | 4   |
| 6                              | 4           | ..  | 133                 | 6             | 19                         | 2228                   | 106         | 0 9                     | ..                           | ..             | ..   | ..  |
| 7                              | 3           | ..  | ..                  | ..            | 2                          | 551                    | 2           | ..                      | ..                           | ..             | ..   | ..  |
| 8                              | 7           | ..  | 129                 | ..            | 21                         | 3172                   | 276         | 1 10                    | ..                           | 2 2 0          | 2    | 3   |
| 9                              | 2           | ..  | 108                 | 1             | 22                         | 2014                   | 137         | 1 7                     | ..                           | 0 18 6         | 1    | ..  |
| 10                             | 3           | ..  | 131                 | 4             | 9                          | 2295                   | 164         | 1 4                     | ..                           | 1 16 0         | 5    | ..  |
| 11                             | 4           | ..  | 142                 | ..            | 10                         | 4176                   | 339         | 2 0                     | ..                           | 0 15 0         | ..   | ..  |
| 12                             | 3           | ..  | 78                  | 8             | 5                          | 1239                   | 94          | 1 6                     | ..                           | 0 10 6         | 4    | ..  |
| 13                             | 7           | ..  | 270                 | 25            | 123                        | 5207                   | 318         | 1 1                     | ..                           | 2 18 6         | ..   | ..  |
| 14                             | 1           | ..  | ..                  | ..            | ..                         | ..                     | ..          | ..                      | ..                           | ..             | ..   | ..  |
| 15                             | 2           | ..  | 68                  | 3             | 3                          | 739                    | 18          | 1 0                     | ..                           | ..             | ..   | ..  |
| 16                             | 8           | 2   | 336                 | 72            | 53                         | 7160                   | 800         | 1 9½                    | 11                           | 3 6 8          | 18   | ..  |
| 17                             | ..          | ..  | 73                  | ..            | 14                         | 1102                   | 70          | 1 8                     | ..                           | ..             | ..   | ..  |
| 18                             | 5           | ..  | 83                  | 6             | 10                         | 3054                   | 141         | 0 9½                    | ..                           | 2 1 1          | ..   | ..  |
| 19                             | 4           | ..  | 110                 | 13            | 18                         | 2197                   | 214         | 2 0                     | ..                           | 1 4 10         | ..   | ..  |
| 69 2                           |             |     | 2401                | 180           | 473                        | 50462                  | 3846        | ..                      | 11                           | 23 9 1         | 40   | 12  |
| 1                              | 3           | 2   | 218                 | 20            | 104                        | 2458                   | 209         | 1 6                     | ..                           | ..             | ..   | ..  |
| 2                              | 9           | 3   | 440                 | 67            | 85                         | 6690                   | 652         | 2 0                     | ..                           | ..             | ..   | ..  |
| 3                              | 6           | ..  | 262                 | 30            | 34                         | 3608                   | 314         | 1 0                     | ..                           | 2 13 0         | 3    | ..  |
| 4                              | 5           | 2   | 228                 | 49            | 26                         | 4699                   | 419         | 1 6                     | ..                           | 2 5 0          | 3    | 4   |
| 5                              | 9           | 2   | 428                 | 64            | 72                         | 9174                   | 1060        | 2 0                     | 11                           | 4 14 7         | 10   | 10  |
| 6                              | 18          | 3   | 790                 | 222           | 703                        | 19125                  | 2799        | 2 2½                    | 53                           | 5 13 4         | 45   | 10  |
| 7                              | 1           | 1   | 103                 | 25            | 11                         | 1498                   | 81          | 1 0                     | ..                           | ..             | ..   | ..  |
| 8                              | 2           | 1   | 112                 | 5             | 10                         | 2875                   | 114         | 0 6                     | ..                           | ..             | ..   | 4   |
| 9                              | 5           | ..  | 193                 | 54            | 75                         | 2565                   | 359         | 1 10½                   | 3                            | 1 8 4          | 9    | ..  |
| 10                             | 49          | 11  | 2320                | 337           | 1107                       | 32468                  | 3466        | 1 1½                    | 41                           | 21 12 6        | 87   | 22  |
| 11                             | 3           | ..  | 110                 | ..            | 31                         | 3107                   | 288         | 1 6                     | 3.                           | 2 11 5         | 7    | 4   |
| 12                             | 2           | ..  | ..                  | ..            | ..                         | 57                     | ..          | ..                      | ..                           | 0 10 0         | ..   | ..  |
| 13                             | 1           | ..  | 6                   | ..            | 1                          | 519                    | 58          | 1 10                    | 1                            | 0 5 0          | 1    | ..  |
| 14                             | ..          | ..  | ..                  | ..            | ..                         | 4150                   | 169         | ..                      | ..                           | ..             | ..   | ..  |
| 15                             | 16          | 4   | 1019                | 113           | 315                        | 17233                  | 2003        | 2 3½                    | ..                           | 7 14 0         | 34   | 4   |
| 16                             | ..          | ..  | 28                  | ..            | 12                         | 696                    | 42          | 1 2½                    | ..                           | 0 14 6         | ..   | ..  |
| 17                             | ..          | ..  | ..                  | ..            | ..                         | ..                     | ..          | ..                      | ..                           | ..             | ..   | ..  |
| 18                             | 15          | 3   | 924                 | 114           | 126                        | 15587                  | 1790        | 2 2                     | ..                           | 4 16 2         | 18   | 10  |
| 19                             | 747         | 306 | 37389               | 5646          | 17671                      | 644052                 | 104181      | 2 5½                    | 2415                         | 50 5 8         | 2162 | 735 |
| 20                             | 16          | 5   | 810                 | 50            | 140                        | 13587                  | 1060        | 1 5                     | ..                           | 5 8 4          | 10   | 10  |
| 21                             | 9           | 2   | 418                 | 96            | 58                         | 9130                   | 675         | 1 4                     | 17                           | 2 10 10        | 17   | 10  |
| 22                             | 1           | ..  | ..                  | ..            | ..                         | 137                    | ..          | ..                      | ..                           | ..             | ..   | ..  |

| NAME OF SOCIETY.                                       | No. of<br>Mem-<br>bers. | LIABILITIES.      |  |                       |   | ASSETS.                           |                         |                                   |   |    |
|--|-------------------------|-------------------|--|-----------------------|---|-----------------------------------|-------------------------|-----------------------------------|---|----|
|  |                         | Share<br>Capital. | Loans, Includ-<br>ing any<br>Over-<br>draft<br>from<br>Bank. | Re-<br>serve<br>Fund. | Value of<br>Land,<br>Buildings,<br>Machin-<br>ery, and<br>Fixed<br>Stock. | Value of<br>Stock<br>in<br>Trade. | Investments.            |                                   | Owing<br>to the<br>Society<br>for<br>Goods. |    |
|  |                         |                   |  |                       |   |                                   | House<br>Prop-<br>erty. | All<br>other<br>Invest-<br>ments. |   |    |
|  |                         | £                 | £  | £                     | £   | £                                 | £                       | £                                 | £   |    |
| DEVON—Con.   |                         |                   |  |                       |   |                                   |                         |                                   |   |    |
| Teignmouth .....                                       | 469                     | 1506              | 552  | 112                   | 1319  | 791                               | ..                      | 289                               | 10  | 23 |
| Tiverton .....   | 780                     | 5790              | 465  | 265                   | 3790  | 2204                              | ..                      | 1462                              | ..  | 24 |
| Topsham .....  | 70                      | 53                | 11   | 8                     | 3   | 63                                | ..                      | 7                                 | ..  | 25 |
| Torquay .....  | 1230                    | 6987              | 4806   | 177                   | 8072  | 2128                              | 483                     | 1201                              | 348   | 26 |
| Torrington .....                                       | 114                     | 196               | 3  | 81                    | ..  | 297                               | ..                      | 45                                | 1   | 27 |
| Totnes .....   | 260                     | 585               | ..   | 34                    | 124   | 463                               | ..                      | ..                                | 60  | 28 |
|  | 47132                   | 446748            | 31381  | 42664                 | 220416  | 91714                             | 122717                  | 118206                            | 1701  |    |
| Productive Societies:—                                 |                         |                   |  |                       |   |                                   |                         |                                   |   |    |
| Plymouth Printers .....                                | 111                     | 284               | 173  | 12                    | 463   | 44                                | ..                      | ..                                | 136   | 29 |
| †South-Western Labour<br>Journal (Plymouth) .....      | 25                      | 10                | ..   | ..                    | ..  | ..                                | ..                      | ..                                | 5   | 30 |
| Total .....  | 47268                   | 447042            | 31554  | 42676                 | 220879  | 91758                             | 122717                  | 118206                            | 1842  |    |
| No. 3.—SOMERSET—                                       |                         |                   |  |                       |   |                                   |                         |                                   |   |    |
| aBath .....  | 442                     | 2315              | 1043   | ..                    | 1657  | 1019                              | ..                      | 803                               | ..  | 1  |
| Bedminster .....                                       | 2727                    | 8941              | 10076  | 170                   | 13991   | 5526                              | 967                     | 2109                              | 846   | 2  |
| Bridgwater .....                                       | 880                     | 3572              | 348  | 330                   | 1081  | 1506                              | ..                      | 1985                              | 38  | 3  |
| Bruton .....   | 148                     | 634               | ..   | 20                    | ..  | 399                               | ..                      | ..                                | ..  | 4  |
| Butleigh .....   | 212                     | 1536              | ..   | 55                    | 380   | 872                               | ..                      | 175                               | 57  | 5  |
| Chard .....  | 1380                    | 12529             | ..   | 256                   | 5131  | 5813                              | 1901                    | 821                               | 617   | 6  |
| Cheddar .....  | 60                      | 167               | ..   | ..                    | ..  | 80                                | ..                      | 41                                | 22  | 7  |
| Coleford (Highbury) .....                              | 362                     | 1965              | 129  | 33                    | 641   | 1548                              | 100                     | 323                               | 22  | 8  |
| Crewkerne .....  | 535                     | 4371              | 1409   | 319                   | 3272  | 2104                              | ..                      | 536                               | 723   | 9  |
| East Harptree .....                                    | 102                     | 457               | 114  | 48                    | ..  | 691                               | ..                      | 93                                | ..  | 10 |
| Frome .....  | 340                     | 1375              | 308  | 40                    | 1109  | 582                               | ..                      | 287                               | 50  | 11 |
| Keynsham .....   | 64                      | 103               | ..   | 14                    | 5   | 69                                | ..                      | 77                                | 9   | 12 |
| Milborne Port .....                                    | 112                     | 1320              | 200  | 210                   | 605   | 901                               | 300                     | 120                               | 113   | 13 |
| Oakhill .....  | 163                     | 1026              | 36   | 21                    | 37  | 817                               | ..                      | 323                               | 66  | 14 |
| Portishead .....                                       | 244                     | 1696              | 719  | 153                   | 1703  | 823                               | ..                      | 234                               | ..  | 15 |
| Radstock .....   | 2587                    | 26472             | 3293   | 1337                  | 4808  | 6344                              | 11568                   | 10817                             | ..  | 16 |
| Shepton Mallet .....                                   | 598                     | 2872              | ..   | 234                   | 1190  | 2079                              | 150                     | 637                               | 448   | 17 |
| South Bristol Work'g Mn's .....                        | 150                     | 377               | ..   | ..                    | 154   | 200                               | ..                      | 20                                | 50  | 18 |
| *Stoke-under-Ham .....                                 | 106                     | 170               | ..   | ..                    | ..  | ..                                | ..                      | ..                                | ..  | 19 |
| bStreet Industrial .....                               | 466                     | 3550              | 1348   | ..                    | 1555  | 2372                              | ..                      | 1173                              | ..  | 20 |
| Taunton .....  | 1820                    | 17039             | ..   | 755                   | 3755  | 2795                              | 8898                    | 4009                              | ..  | 21 |
| Twerton-on-Avon .....                                  | 1625                    | 8803              | 982  | 550                   | 2643  | 3728                              | 1786                    | 1489                              | 270   | 22 |
| Wellington .....                                       | 1098                    | 11958             | 4335   | 182                   | 7497  | 3063                              | 4864                    | 938                               | 514   | 23 |
| Weston-super-Mare .....                                | 400                     | 1230              | 1163   | 76                    | 1376  | 563                               | 397                     | 338                               | 21  | 24 |
| Yeovil .....   | 1082                    | 4147              | 2556   | 634                   | 4329  | 2210                              | 1000                    | 808                               | 309   | 25 |
|  | 17653                   | 118625            | 28059  | 5437                  | 56919   | 46104                             | 31931                   | 28156                             | 4170  |    |
| Agricultural Society:—                                 |                         |                   |  |                       |   |                                   |                         |                                   |   |    |
| Somersetshire Chamber of<br>Agriculture (Yeovil) ..... | 28                      | 7                 | ..   | ..                    | ..  | ..                                | ..                      | ..                                | ..  | 26 |
| Total .....  | 17681                   | 118632            | 28059  | 5437                  | 56919   | 46104                             | 31931                   | 28156                             | 4170  |    |

\* Not commenced business at end of 1903.

† Five months' trading only.

|    | No of<br>Employees on<br>Dec. 31st. |                  | EXPENSES.                 |                    | Interest<br>on<br>Share<br>Capital. | Sales<br>during the<br>Year. | PROFIT.        |   |  |                        |                                   |                                  |
|----|-------------------------------------|------------------|---------------------------|--------------------|-------------------------------------|------------------------------|----------------|---|--|------------------------|-----------------------------------|----------------------------------|
|    | Distri-<br>butive.                  | Pro-<br>ductive. | Salaries<br>and<br>Wages. | Depre-<br>ciation. |                                     |                              | Net<br>Profit. | Aver-<br>age<br>Divi-<br>dend<br>per £. | Am't<br>Paid as<br>Bonus<br>on<br>Wages. | Subscriptions.         |                                   |                                  |
|    |                                     |                  |                           |                    |                                     |                              |                |   |  | Co-operative<br>Union. | Edna-<br>tional<br>Pur-<br>poses. | Chari-<br>table<br>Pur-<br>poses |
|    |                                     |                  | £                         | £                  | £                                   | £                            | £              | s. d.                                   | £  | £ s. d.                | £                                 | £                                |
| 23 | 7                                   | 2                | 454                       | 23                 | 48                                  | 5318                         | 451            | 1 6                                     | 5  | 3 5 0                  | ..                                | 3                                |
| 24 | 9                                   | 4                | 617                       | 160                | 256                                 | 11874                        | 1434           | 2 0                                     | ..                                       | 6 6 2                  | 24                                | 11                               |
| 25 | 2                                   | ..               | 31                        | ..                 | 1                                   | 498                          | 20             | 0 11                                    | ..                                       | ..                     | ..                                | ..                               |
| 26 | 23                                  | 4                | 1065                      | 219                | 284                                 | 17513                        | 1495           | 1 2                                     | ..                                       | 8 4 0                  | 30                                | 5                                |
| 27 | 4                                   | ..               | 124                       | 3                  | 7                                   | 1982                         | 179            | 1 9                                     | ..                                       | ..                     | ..                                | 1                                |
| 28 | 6                                   | ..               | 203                       | 11                 | 18                                  | 3893                         | 169            | 1 0½                                    | ..                                       | 2 0 0                  | 1                                 | 4                                |
|    | 968                                 | 355              | 48292                     | 7308               | 21195                               | 834497                       | 123507         | ..                                      | 2549                                     | 132 17 10              | 2461                              | 847                              |
| 29 | ..                                  | 9                | 411                       | 47                 | 11                                  | 1663                         | 68             | ..                                      | 15                                       | 0 16 2                 | 3                                 | 4                                |
| 30 | ..                                  | ..               | ..                        | ..                 | ..                                  | 32                           | ..             | ..                                      | ..                                       | ..                     | ..                                | ..                               |
|    | 968                                 | 364              | 48703                     | 7355               | 21206                               | 896192                       | 123575         | ..                                      | 2564                                     | 133 14 0               | 2464                              | 851                              |
|    |                                     |                  |                           |                    |                                     |                              |                |   |  |                        |                                   |                                  |
| 1  | ..                                  | ..               | ..                        | ..                 | ..                                  | 5930                         | 522            | ..                                      | ..                                       | ..                     | 12                                | ..                               |
| 2  | 44                                  | 21               | 2733                      | 637                | 377                                 | 43101                        | 3659           | 1 3½                                    | 43                                       | 16 14 8                | 77                                | 17                               |
| 3  | 13                                  | 4                | 648                       | 96                 | 136                                 | 15259                        | 1595           | 1 9                                     | 18                                       | 7 2 8                  | 39                                | 13                               |
| 4  | 2                                   | ..               | 123                       | ..                 | 18                                  | 1905                         | 158            | 1 4                                     | ..                                       | ..                     | ..                                | ..                               |
| 5  | 2                                   | 3                | 237                       | 18                 | ..                                  | 3541                         | 246            | 1 6                                     | ..                                       | ..                     | ..                                | ..                               |
| 6  | 30                                  | 6                | 1030                      | 123                | 560                                 | 22878                        | 2818           | 2 0                                     | ..                                       | ..                     | ..                                | 9                                |
| 7  | 2                                   | ..               | 50                        | 5                  | 6                                   | 650                          | 23             | 0 6                                     | ..                                       | 0 10 0                 | ..                                | ..                               |
| 8  | 6                                   | 4                | 367                       | 34                 | 91                                  | 8396                         | 1015           | 2 2½                                    | ..                                       | 3 0 0                  | ..                                | ..                               |
| 9  | 18                                  | ..               | 625                       | 41                 | 200                                 | 11208                        | 986            | 2 0                                     | ..                                       | 3 11 0                 | ..                                | 10                               |
| 10 | 4                                   | ..               | 105                       | ..                 | 10                                  | 2644                         | 190            | 1 7                                     | ..                                       | ..                     | ..                                | ..                               |
| 11 | 5                                   | 3                | 271                       | 64                 | 56                                  | 5855                         | 581            | 1 4                                     | ..                                       | 2 8 8                  | 12                                | 6                                |
| 12 | 1                                   | ..               | 38                        | ..                 | 4                                   | 1021                         | 63             | 1 4                                     | ..                                       | ..                     | ..                                | ..                               |
| 13 | 5                                   | ..               | 197                       | 45                 | 66                                  | 3591                         | 264            | 1 6                                     | 1  | 0 18 0                 | ..                                | 2                                |
| 14 | 5                                   | ..               | 258                       | 40                 | 47                                  | 3352                         | 298            | 2 0                                     | 1  | 1 8 10                 | ..                                | ..                               |
| 15 | 5                                   | 2                | 366                       | 106                | 74                                  | 6084                         | 586            | 1 9                                     | 9  | 1 15 0                 | 8                                 | 13                               |
| 16 | 39                                  | 13               | 2133                      | 172                | 1234                                | 62456                        | 10198          | 2 11½                                   | ..                                       | 16 13 4                | 31                                | 28                               |
| 17 | 13                                  | 3                | 826                       | 56                 | 107                                 | 11316                        | 1140           | 2 2                                     | 9  | ..                     | ..                                | 5                                |
| 18 | 3                                   | ..               | 144                       | ..                 | 16                                  | 3037                         | 183            | 1 3                                     | ..                                       | ..                     | ..                                | ..                               |
| 19 | ..                                  | ..               | ..                        | ..                 | ..                                  | ..                           | ..             | ..                                      | ..                                       | ..                     | ..                                | ..                               |
| 20 | ..                                  | ..               | ..                        | ..                 | ..                                  | 6083                         | 666            | ..                                      | ..                                       | ..                     | ..                                | ..                               |
| 21 | 30                                  | 8                | 1688                      | 173                | 730                                 | 31634                        | 3645           | 2 2                                     | 44                                       | 11 0 0                 | 60                                | 8                                |
| 22 | 28                                  | 6                | 2371                      | 215                | 327                                 | 25794                        | 2565           | 1 7½                                    | ..                                       | 8 6 8                  | 48                                | 36                               |
| 23 | 25                                  | 6                | 1133                      | 285                | 522                                 | 19782                        | 1483           | 1 1                                     | ..                                       | 8 15 0                 | 24                                | 5                                |
| 24 | 5                                   | 3                | 322                       | 95                 | 49                                  | 5770                         | 405            | 1 0½                                    | 7  | 2 17 6                 | 10                                | 4                                |
| 25 | 20                                  | 6                | 873                       | 172                | 204                                 | 17254                        | 1636           | 1 3                                     | ..                                       | 8 6 10                 | 26                                | ..                               |
|    | 305                                 | 88               | 16538                     | 2377               | 4834                                | 318541                       | 34925          | ..                                      | 132                                      | 93 8 2                 | 347                               | 156                              |
| 26 | ..                                  | ..               | ..                        | ..                 | ..                                  | ..                           | ..             | ..                                      | ..                                       | ..                     | ..                                | ..                               |
|    | 305                                 | 88               | 16538                     | 2377               | 4834                                | 318541                       | 34925          | ..                                      | 132                                      | 93 8 2                 | 347                               | 156                              |

## SUMMARY OF THE

| NAME OF DISTRICT.    | No. of Societies. | No. of Mem-<br>bers. | LIABILITIES.   |   |                    | ASSETS.  |                          |                      |                             |                                 |   |
|----------------------|-------------------|----------------------|----------------|---|--------------------|--|--------------------------|----------------------|-----------------------------|---------------------------------|---|
|                      |                   |                      | Share Capital. | Loans, includ-<br>ing any Over-<br>draft from Bank. | Re-<br>serve Fund. | Value of Land, Bldings, Machin-<br>ery, and Fixed Stock. | Value of Stock in Trade. | Investments.         |                             | Owing to the Society for Goods. |   |
|                      |                   |                      |                |   |                    |  |                          | House Prop-<br>erty. | All other Invest-<br>ments. |                                 |   |
|                      |                   |                      | £              | £   | £                  | £  | £                        | £                    | £                           | £                               |   |
| No. 1—CORNWALL ..... | 19                | 4471                 | 11844          | 3039  | 651                | 5427   | 8492                     | 700                  | 2340                        | 478                             | 1 |
| „ 2—DEVON .....      | 30                | 47268                | 447042         | 31554   | 42676              | 220879   | 91758                    | 122717               | 118206                      | 1842                            | 2 |
| „ 3—SOMERSET .....   | 26                | 17681                | 118632         | 28059   | 5437               | 56919  | 46104                    | 31931                | 28156                       | 4170                            | 3 |
| Totals, 1903 .....   | 75                | 69420                | 577518         | 62652   | 48764              | 283225   | 146354                   | 155348               | 148702                      | 6490                            |   |
| Totals, 1902 .....   | 67                | 63110                | 528051         | 62978   | 44038              | 209204   | 134980                   | 178211               | 153934                      | 5973                            |   |
| Increase .....       | 8                 | 6310                 | 49467          | ..  | 4726               | 74021  | 11424                    | ..                   | ..                          | 517                             |   |
| Decrease .....       | ..                | ..                   | ..             | 326   | ..                 | ..   | ..                       | 22863                | 5232                        | ..                              |   |



## SOUTH-WESTERN SECTION.

[illegible]

## WESTERN

RETURN OF TRADE, &c., of Co-operative Societies in the Counties  
HEREFORD, MONMOUTH, MONTGOMERY, PEMBROKE, and Part of

*a* These particulars are taken from our last year's return. *b* These particulars are taken  
this office or to

| NAME OF SOCIETY.                          | No. of<br>Mem-<br>bers. | LIABILITIES.      |   |                       |   | ASSETS.                           |              |      |   |
|---|-------------------------|-------------------|---|-----------------------|---|-----------------------------------|--------------|------|---|
|   |                         | Share<br>Capital. | Loans,<br>includ-<br>ing any<br>Over-<br>draft<br>from<br>Bank. | Re-<br>serve<br>Fund. | Value of<br>Land,<br>Buildings,<br>Machin-<br>ery, and<br>Fixed<br>Stock. | Value of<br>Stock<br>in<br>Trade. | Investments. |      | Owing<br>to the<br>Society<br>for<br>Goods. |
|   |                         | £                 | £   | £                     | £   | £                                 | £            | £    | £   |
| No. 1—BRECKNOCK—                          |                         |                   |   |                       |   |                                   |              |      |   |
| Cradoc .....                              | 45                      | 285               | ..  | ..                    | 70  | 211                               | ..           | 251  | 18  |
| Cynlais .....                             | 96                      | 539               | ..  | ..                    | 30  | 216                               | ..           | 100  | 500   |
| Total .....                               | 141                     | 824               | ..  | ..                    | 100   | 427                               | ..           | 351  | 518   |
| No. 2—CARDIGAN—                           |                         |                   |   |                       |   |                                   |              |      |   |
| Agricultural and Dairy:—                  |                         |                   |   |                       |   |                                   |              |      |   |
| Cross Inn Agricultural .....              | 50                      | 55                | ..  | ..                    | ..  | ..                                | ..           | ..   | 1   |
| Duffryn Teify Agricultural .....          | 18                      | 4                 | ..  | ..                    | ..  | ..                                | ..           | ..   | 2   |
| Lampeter Agricultural and Dairy .....     | 78                      | 702               | 570   | ..                    | 869   | 46                                | ..           | ..   | 138   |
| Llandybyther Agricultural .....           | 49                      | 3                 | ..  | ..                    | ..  | 7                                 | ..           | ..   | 7   |
| Llandyssil Agricultural .....             | 134                     | 103               | ..  | ..                    | ..  | ..                                | ..           | ..   | 5   |
| Llangwryfon Agricultural .....            | 29                      | 29                | ..  | ..                    | ..  | ..                                | ..           | ..   | 6   |
| Lledrod Agricultural .....                | 41                      | 5                 | ..  | 12                    | ..  | ..                                | ..           | ..   | 7   |
| *New Quay and Llandyssil .....            | ..                      | ..                | ..  | ..                    | ..  | ..                                | ..           | ..   | 8   |
| Penbryn Cranog Agricult'l .....           | 71                      | 45                | ..  | ..                    | ..  | ..                                | ..           | ..   | 9   |
| Total .....                               | 470                     | 946               | 570   | 12                    | 869   | 53                                | ..           | ..   | 145   |
| No. 3—CARMARTHEN—                         |                         |                   |   |                       |   |                                   |              |      |   |
| Ammanford .....                           | 128                     | 531               | 220   | 36                    | 300   | 418                               | 200          | ..   | 46  |
| Burry Port .....                          | 153                     | 358               | ..  | 2                     | 66  | 276                               | ..           | 154  | 72  |
| Llanelly .....                            | 276                     | 1072              | 686   | 83                    | 714   | 585                               | 236          | 246  | 128   |
| Pontyberem .....                          | 190                     | 2941              | 386   | 341                   | 1060  | 1866                              | ..           | 404  | 660   |
| <i>b</i> Trimsaran .....                  | 55                      | 841               | 385   | ..                    | 255   | 847                               | ..           | 186  | ..  |
| Agricultural and Dairy:—                  | 802                     | 5743              | 1677  | 462                   | 2395  | 3992                              | 436          | 990  | 906   |
| Carmarthen Agricultural .....             | 212                     | 174               | ..  | ..                    | ..  | ..                                | ..           | ..   | 6   |
| Gwernogle Agricultural .....              | 14                      | 3                 | ..  | 7                     | ..  | ..                                | ..           | ..   | 7   |
| Total .....                               | 1028                    | 5920              | 1677  | 469                   | 2395  | 3992                              | 436          | 990  | 906   |
| No. 4—GLAMORGAN—                          |                         |                   |   |                       |   |                                   |              |      |   |
| <i>c</i> Abercynon .....                  | ..                      | ..                | ..  | ..                    | ..  | ..                                | ..           | ..   | 1   |
| Aberdare Workmen's .....                  | 1628                    | 23019             | 553   | 1048                  | 9288  | 8005                              | 2466         | 6706 | 2588  |
| <i>b</i> Abergwenni .....                 | 197                     | 778               | 908   | ..                    | ..  | 969                               | ..           | 854  | ..  |
| Alltwn and Pontardawe .....               | 807                     | 5966              | 1129  | 3024                  | 1000  | 3069                              | 1270         | 6055 | 2128  |
| Barry .....                               | 200                     | 777               | 1040  | 74                    | 1166  | 446                               | ..           | ..   | 211   |
| Barry Dock Mutual .....                   | 442                     | 955               | 955   | 69                    | 1269  | 1062                              | ..           | 264  | 110   |
| <i>b</i> Blacnagarw .....                 | 167                     | 1623              | 1644  | ..                    | 93  | 2568                              | ..           | 676  | ..  |
| Bridgend .....                            | 86                      | 108               | ..  | ..                    | ..  | ..                                | ..           | 108  | ..  |
| Briton Ferry .....                        | 482                     | 3860              | 1200  | 297                   | 1420  | 2471                              | 1695         | 561  | 414   |
| Bryn Colliery .....                       | 80                      | 332               | 59  | 90                    | 14  | 262                               | 140          | 60   | 210   |
| <i>a</i> Caerau & Spelter (Maesteg) ..... | 100                     | 596               | 27  | 176                   | 46  | 527                               | ..           | 50   | 13  |

\* Not commenced business at end of 1903.

**SECTION.**

of BRECKNOCK, CARDIGAN, CARMARTHEN, GLAMORGAN, GLOUCESTER, WORCESTER, for 1903, arranged in their respective Counties.

from the Registrar's Return for 1902. c These societies have not made a return either to the Registrar.

| No of<br>Employees on<br>Dec. 31st. |             |    | EXPENSES.                 |               | Interest<br>on<br>Share<br>Capital. | Sales<br>during the<br>Year. | PROFIT.        |                               |  |                        |                          |                         |    |
|-------------------------------------|-------------|----|---------------------------|---------------|-------------------------------------|------------------------------|----------------|-------------------------------|--|------------------------|--------------------------|-------------------------|----|
| Distributive.                       | Productive. |    | Salaries<br>and<br>Wages. | Depreciation. |                                     |                              | Net<br>Profit. | Average<br>Dividend<br>per £. | Am't<br>Paid as<br>Bonus<br>on<br>Wages. | Subscriptions.         |                          |                         |    |
|                                     |             |    |                           |               |                                     |                              |                |                               |  | Co-operative<br>Union. | Educational<br>Purposes. | Charitable<br>Purposes. |    |
|                                     |             |    | £                         | £             | £                                   | £                            | £              | s. d.                         | £  | £                      | s. d.                    | £                       | £  |
| 1                                   | 1           | .. | 72                        | 6             | 10                                  | 1259                         | 59             | ..                            | 3  | 0                      | 7                        | 6                       | .. |
| 2                                   | 2           | .. | 136                       | 5             | ..                                  | 1565                         | ..             | ..                            | ..                                       | 0                      | 14                       | 0                       | .. |
|                                     | 3           | .. | 208                       | 11            | 10                                  | 2824                         | 59             | ..                            | 3  | 1                      | 1                        | 6                       | .. |
|                                     |             |    |                           |               |                                     |                              |                |                               |  |                        |                          |                         |    |
| 1                                   | ..          | .. | ..                        | ..            | ..                                  | 800                          | ..             | ..                            | ..                                       | ..                     | ..                       | ..                      | .. |
| 2                                   | ..          | .. | 3                         | ..            | ..                                  | 131                          | 7              | ..                            | ..                                       | ..                     | ..                       | ..                      | .. |
| 3                                   | ..          | 2  | 147                       | 25            | ..                                  | 1755                         | ..             | ..                            | ..                                       | ..                     | ..                       | ..                      | .. |
| 4                                   | ..          | 1  | 3                         | ..            | ..                                  | 55                           | 17             | ..                            | ..                                       | ..                     | ..                       | ..                      | .. |
| 5                                   | ..          | .. | ..                        | ..            | ..                                  | 2751                         | ..             | ..                            | ..                                       | ..                     | ..                       | ..                      | .. |
| 6                                   | ..          | .. | ..                        | ..            | ..                                  | 190                          | ..             | ..                            | ..                                       | ..                     | ..                       | ..                      | .. |
| 7                                   | ..          | .. | 3                         | ..            | ..                                  | 690                          | 9              | ..                            | ..                                       | ..                     | ..                       | ..                      | .. |
| 8                                   | ..          | .. | ..                        | ..            | ..                                  | ..                           | ..             | ..                            | ..                                       | ..                     | ..                       | ..                      | .. |
| 9                                   | ..          | .. | ..                        | ..            | ..                                  | ..                           | ..             | ..                            | ..                                       | ..                     | ..                       | ..                      | .. |
|                                     | ..          | 3  | 156                       | 25            | ..                                  | 6372                         | 33             | ..                            | ..                                       | ..                     | ..                       | ..                      | .. |
|                                     |             |    |                           |               |                                     |                              |                |                               |  |                        |                          |                         |    |
| 1                                   | 2           | .. | 102                       | 20            | 19                                  | 2595                         | 166            | 1 1                           | ..                                       | ..                     | ..                       | ..                      | .. |
| 2                                   | 2           | .. | 170                       | 4             | 24                                  | 2460                         | 52             | 0 3                           | 2  | 1                      | 5                        | 2                       | .. |
| 3                                   | 4           | .. | 263                       | 33            | 37                                  | 5217                         | 309            | 1 0                           | ..                                       | 2                      | 3                        | 0                       | .. |
| 4                                   | 7           | .. | 325                       | ..            | 72                                  | 8382                         | 1025           | 2 6                           | ..                                       | ..                     | ..                       | ..                      | .. |
| 5                                   | ..          | .. | ..                        | ..            | ..                                  | 2697                         | 294            | ..                            | ..                                       | ..                     | ..                       | ..                      | .. |
|                                     | 15          | .. | 860                       | 57            | 152                                 | 21351                        | 1846           | ..                            | 2  | 3                      | 8                        | 2                       | .. |
|                                     | ..          | .. | ..                        | ..            | ..                                  | 1373                         | ..             | ..                            | ..                                       | ..                     | ..                       | ..                      | .. |
| 6                                   | ..          | 1  | ..                        | ..            | ..                                  | 130                          | 3              | ..                            | ..                                       | ..                     | ..                       | ..                      | .. |
|                                     | 15          | 1  | 860                       | 57            | 152                                 | 22854                        | 1849           | ..                            | 2  | 3                      | 8                        | 2                       | .. |
|                                     |             |    |                           |               |                                     |                              |                |                               |  |                        |                          |                         |    |
| 1                                   | ..          | 5  | 2444                      | 514           | 1060                                | 65428                        | 10515          | 3 0                           | ..                                       | 13                     | 0                        | 10                      | 19 |
| 3                                   | ..          | .. | ..                        | ..            | ..                                  | 10781                        | 1394           | ..                            | ..                                       | ..                     | ..                       | ..                      | .. |
| 4                                   | 13          | 11 | 899                       | ..            | 160                                 | 24355                        | 3771           | 2 6                           | ..                                       | 6                      | 0                        | 0                       | 37 |
| 5                                   | 3           | 2  | 187                       | 12            | 30                                  | 5536                         | 335            | 1 3                           | ..                                       | 1                      | 8                        | 10                      | 15 |
| 6                                   | 5           | 3  | 401                       | 60            | 27                                  | 8320                         | 506            | 1 2                           | ..                                       | 3                      | 0                        | 2                       | 6  |
| 7                                   | ..          | .. | ..                        | ..            | ..                                  | 10772                        | 1049           | ..                            | ..                                       | ..                     | ..                       | ..                      | .. |
| 8                                   | ..          | .. | ..                        | ..            | ..                                  | ..                           | ..             | ..                            | ..                                       | 1                      | 1                        | 8                       | .. |
| 9                                   | 12          | .. | 699                       | 70            | 184                                 | 12512                        | 1135           | 1 6                           | ..                                       | 3                      | 19                       | 4                       | 6  |
| 10                                  | 2           | .. | 99                        | 10            | 6                                   | 3761                         | 489            | 2 0                           | ..                                       | 0                      | 12                       | 0                       | .. |
| 11                                  | 2           | .. | ..                        | 20            | 27                                  | 3951                         | 259            | 2 6                           | ..                                       | ..                     | ..                       | ..                      | .. |

| NAME OF SOCIETY.                              | No. of Mem- bers. | LIABILITIES.   |   |                 | ASSETS.   |                          |              |               |                                 |    |
|---|-------------------|----------------|---|-----------------|---|--------------------------|--------------|---------------|---------------------------------|----|
|   |                   | Share Capital. | Loans, including any Over- draft from Bank. | Re- serve Fund. | Value of Land, Buildings, Machinery, and Fixed Stock. | Value of Stock in Trade. | Investments. |               | Owing to the Society for Goods. |    |
|   |                   | £              | £   | £               | £   | £                        | £            | £             | £                               |    |
| <b>GLAMORGAN—Con.</b>                         |                   |                |   |                 |   |                          |              |               |                                 |    |
| Cardiff.....                                  | 1380              | 3903           | 1282  | 231             | 1808  | 2919                     | ..           | 1360          | 185                             | 12 |
| bCraigcfnparc.....                            | 76                | 264            | 361   | ..              | ..  | 430                      | ..           | 417           | ..                              | 13 |
| bCwmavon.....                                 | 12                | 43             | 2   | ..              | ..  | 26                       | ..           | 31            | ..                              | 14 |
| Cwmbach.....                                  | 4055              | 79117          | ..  | 1280            | 10618   | 40527                    | 6807         | 26119         | 9000                            | 15 |
| Cwmbrwla (Swansea) .....                      | 298               | 1345           | ..  | 345             | 600   | 892                      | ..           | 505           | 266                             | 16 |
| Cwmlllynfell.....                             | 67                | 243            | ..  | ..              | 30  | 129                      | ..           | ..            | 85                              | 17 |
| Cymmer.....                                   | 132               | 1196           | 500   | 18              | 641   | 793                      | ..           | 202           | ..                              | 18 |
| Dowlais.....                                  | 260               | 678            | 153   | 127             | 540   | 244                      | ..           | ..            | 74                              | 19 |
| bDuffryn (Mountain Ash) .....                 | 768               | 13960          | 1294  | ..              | ..  | 9149                     | ..           | 5530          | ..                              | 20 |
| bFerndale.....                                | 1793              | 15583          | 677   | ..              | 8164  | 9848                     | ..           | 11445         | ..                              | 21 |
| Glyncorrwg.....                               | 161               | 582            | ..  | 134             | ..  | 461                      | ..           | 588           | 33                              | 22 |
| Gorseinon.....                                | 80                | 167            | ..  | ..              | ..  | 110                      | ..           | 59            | 48                              | 23 |
| *Gwauncaeaurwen.....                          | ..                | ..             | ..  | ..              | ..  | ..                       | ..           | ..            | ..                              | 24 |
| Llanbradach.....                              | 159               | 931            | 16  | 124             | 86  | 514                      | ..           | 732           | ..                              | 25 |
| Llansamlet.....                               | 126               | 206            | ..  | 1               | 17  | 255                      | ..           | 71            | 26                              | 26 |
| Llantrisant and Pontyclun .....               | 147               | 287            | ..  | 204             | ..  | 421                      | ..           | ..            | 74                              | 27 |
| Mid-Rhondda (Llwynpia) .....                  | 98                | 419            | ..  | 37              | 63  | 99                       | ..           | 40            | 116                             | 28 |
| aNantymoel.....                               | 512               | 8315           | ..  | 743             | 200   | 1633                     | ..           | 4944          | 866                             | 29 |
| Neath Abbey and Skewcn..                      | 298               | 1497           | 807   | 811             | 1800  | 1100                     | ..           | ..            | 787                             | 30 |
| Pantdu.....                                   | 123               | 838            | 238   | 241             | 200   | 542                      | 238          | 712           | 9                               | 31 |
| Penarth.....                                  | 870               | 3573           | 342   | 416             | 1660  | 2425                     | ..           | 1483          | ..                              | 32 |
| bPenrhiwceiber.....                           | 302               | 1643           | 520   | ..              | 900   | 600                      | ..           | 2494          | ..                              | 33 |
| Penyrraig.....                                | 195               | 1462           | 334   | 350             | 953   | 835                      | ..           | 105           | 517                             | 34 |
| Pontardulais.....                             | 165               | 941            | ..  | 70              | 370   | 340                      | ..           | 138           | 150                             | 35 |
| Pontrhydyfen.....                             | 98                | 940            | ..  | 63              | 300   | 589                      | 230          | ..            | ..                              | 36 |
| Pontycymmer.....                              | 240               | 2712           | 713   | 459             | 949   | 2761                     | ..           | 330           | 889                             | 37 |
| Pontypridd.....                               | 80                | 227            | 345   | ..              | 31  | 109                      | ..           | 68            | 120                             | 38 |
| Pontyrhyl.....                                | 80                | 709            | ..  | 118             | 65  | 490                      | ..           | 389           | 137                             | 39 |
| aResolven.....                                | 46                | 305            | ..  | ..              | ..  | 282                      | ..           | 17            | 155                             | 40 |
| Senghenith.....                               | 275               | 1797           | ..  | 301             | 91  | 522                      | ..           | 2279          | ..                              | 41 |
| Swansea.....                                  | 280               | 350            | 18  | ..              | 96  | 243                      | ..           | 118           | 15                              | 42 |
| Taibach and Port Talbot.....                  | 222               | 441            | ..  | ..              | 22  | 350                      | ..           | 47            | 223                             | 43 |
| Ton Industrial.....                           | 984               | 10865          | 2395  | 908             | 5019  | 5796                     | 1410         | 4072          | ..                              | 44 |
| Tondu and Aberkenfig.....                     | 174               | 308            | 458   | 10              | 552   | 226                      | 43           | 149           | 276                             | 45 |
| Treboeth.....                                 | 299               | 693            | 437   | 45              | 526   | 493                      | 291          | 232           | ..                              | 46 |
| Trecynon and Cwmdare.....                     | 386               | 5860           | ..  | 744             | 1696  | 4436                     | ..           | ..            | 1042                            | 47 |
| aTreharris.....                               | 360               | 2690           | 652   | 65              | 1645  | 1185                     | ..           | 350           | 986                             | 48 |
| bTreorky.....                                 | 1410              | 29188          | 1300  | ..              | 2570  | 10335                    | ..           | 20637         | ..                              | 49 |
| Troedyrhiw.....                               | 352               | 1927           | 1986  | 300             | 2731  | 1789                     | ..           | 113           | 320                             | 50 |
| Ynysbir and Watts Town.....                   | 400               | 3485           | 1163  | 275             | 2360  | 2790                     | ..           | 252           | 784                             | 51 |
| Ynysybwll.....                                | 504               | 5535           | 346   | 255             | 1007  | 2553                     | ..           | 2467          | 1185                            | 52 |
| Agricultural and Dairy:—                      | 22390             | 242579         | 23854                                       | 13453           | 62006   | 128560                   | 14590        | 103829        | 24042                           |    |
| Emlyn Agricultural.....                       | 420               | 160            | ..  | ..              | ..  | ..                       | ..           | ..            | ..                              | 53 |
| Productive Society:—                          | 22810             | 242739         | 23854                                       | 13453           | 62006   | 128560                   | 14590        | 103829        | 24042                           |    |
| Cymmer, Corrwg, & Gwynfi Bakery (Cymmer)..... | 7                 | 200            | ..  | 154             | 100   | 79                       | ..           | 174           | 58                              | 54 |
| <b>Total.....</b>                             | <b>22817</b>      | <b>242939</b>  | <b>23854</b>                                | <b>13607</b>    | <b>62106</b>  | <b>128639</b>            | <b>14590</b> | <b>104008</b> | <b>24100</b>                    |    |
| <b>No. 5—GLOUCESTER—</b>                      |                   |                |   |                 |   |                          |              |               |                                 |    |
| Bream.....                                    | 60                | 269            | ..  | 39              | 38  | 386                      | ..           | 64            | 120                             | 1  |
| Bristol.....                                  | 6385              | 32527          | 4157  | 610             | 25788   | 11372                    | 919          | 7442          | 1262                            | 2  |
| Cainscross and Ebley.....                     | 2517              | 24442          | 2145  | 1409            | 8333  | 6120                     | 2092         | 9191          | 1759                            | 3  |
| Cinderford.....                               | 1358              | 11135          | 490   | 1283            | 5631  | 6717                     | 323          | 3611          | ..                              | 4  |
| Coin St. Aldwyns.....                         | 165               | 996            | 4   | ..              | 28  | 787                      | ..           | 272           | 211                             | 5  |
| Frampton Cotterell.....                       | 517               | 3794           | 1255  | 113             | 2824  | 1770                     | ..           | 367           | 304                             | 6  |
| Gloucester.....                               | 7123              | 113150         | 4799  | 2632            | 34466   | 24775                    | 34889        | 34915         | ..                              | 7  |
| *Kemble.....                                  | 39                | 177            | ..  | ..              | ..  | 70                       | ..           | 107           | ..                              | 8  |
| Lydney.....                                   | 260               | 1197           | 1217  | 160             | 2004  | 513                      | 524          | 138           | 145                             | 9  |
| Pillowell and Yorkley.....                    | 114               | 666            | 32  | 43              | 120   | 644                      | ..           | 135           | 13                              | 10 |

\* Not commenced business at end of 1903.



|    |     | No of Employees on Dec. 31st. |             | EXPENSES.           |               | Interest on Share Capital. | Sales during the Year. | PROFIT.     |                         |                              |                |     |     |
|----|-----|-------------------------------|-------------|---------------------|---------------|----------------------------|------------------------|-------------|-------------------------|------------------------------|----------------|-----|-----|
|    |     | Distributive.                 | Productive. | Salaries and Wages. | Depreciation. |                            |                        | Net Profit. | Average Dividend per £. | Am't Paid as Bonus on Wages. | Subscriptions. |     |     |
|    |     |                               |             | £                   | £             | £                          | £                      | £           | s. d.                   | £                            | £ s. d.        | £   | £   |
| 12 | 31  | 4                             |             | 1956                | 260           | 146                        | 27266                  | 1641        | 1 0                     | 31                           | 9 3 4          | 41  | 42  |
| 13 | ..  | ..                            |             | ..                  | ..            | ..                         | 3733                   | 213         | ..                      | ..                           | ..             | ..  | ..  |
| 14 | ..  | ..                            |             | ..                  | ..            | ..                         | 127                    | 3           | ..                      | ..                           | ..             | ..  | ..  |
| 15 | 111 | 39                            |             | 7014                | 1353          | 3019                       | 236925                 | 40771       | 3 5                     | 53                           | 20 0 0         | 49  | 30  |
| 16 | 5   | ..                            |             | 291                 | 23            | 61                         | 7324                   | 627         | 1 6                     | 3                            | 2 8 0          | 7   | 1   |
| 17 | 2   | ..                            |             | 70                  | ..            | 2                          | 4889                   | 18          | ..                      | ..                           | ..             | ..  | ..  |
| 18 | 4   | 1                             |             | 341                 | 33            | 59                         | 7305                   | 941         | 2 5½                    | ..                           | 1 0 0          | ..  | ..  |
| 19 | 4   | ..                            |             | 258                 | 52            | 19                         | 4923                   | 416         | 1 3                     | ..                           | 1 16 6         | ..  | ..  |
| 20 | ..  | ..                            |             | ..                  | ..            | ..                         | 41117                  | 7138        | ..                      | ..                           | ..             | ..  | ..  |
| 21 | ..  | ..                            |             | ..                  | ..            | ..                         | 130055                 | 26000       | ..                      | ..                           | ..             | ..  | ..  |
| 22 | 2   | ..                            |             | 218                 | ..            | 25                         | 8868                   | 1310        | 3 0                     | ..                           | 1 5 0          | ..  | ..  |
| 23 | 1   | ..                            |             | 77                  | 1             | 7                          | 1110                   | 30          | ..                      | 2                            | ..             | ..  | ..  |
| 24 | ..  | ..                            |             | ..                  | ..            | ..                         | ..                     | ..          | ..                      | ..                           | ..             | ..  | ..  |
| 25 | 3   | ..                            |             | 251                 | 36            | 40                         | 5779                   | 961         | 2 6                     | ..                           | 1 3 10         | 10  | 2   |
| 26 | 2   | ..                            |             | 107                 | ..            | 8                          | 1732                   | 60          | 0 9                     | ..                           | ..             | ..  | ..  |
| 27 | 3   | ..                            |             | 199                 | ..            | 11                         | 2573                   | 150         | 1 6                     | ..                           | 0 18 10        | ..  | ..  |
| 28 | 3   | ..                            |             | 211                 | 33            | 9                          | 3958                   | 371         | 1 7¼                    | ..                           | 0 14 0         | ..  | 2   |
| 29 | 13  | ..                            |             | 1000                | 537           | 170                        | 26070                  | 3351        | 2 6                     | ..                           | 4 12 4         | ..  | 4   |
| 30 | 10  | ..                            |             | 650                 | 52            | 80                         | 13817                  | 1200        | 2 0                     | ..                           | ..             | ..  | ..  |
| 31 | 5   | ..                            |             | 169                 | 4             | 41                         | 6261                   | 889         | 3 0                     | ..                           | 1 0 6          | ..  | ..  |
| 32 | 18  | 4                             |             | 1084                | 132           | 172                        | 22917                  | 2847        | 2 2                     | ..                           | 7 0 0          | 37  | 15  |
| 33 | ..  | ..                            |             | ..                  | ..            | ..                         | 14536                  | 2486        | ..                      | ..                           | ..             | ..  | ..  |
| 34 | 6   | ..                            |             | 369                 | 23            | 33                         | 8979                   | 1117        | 2 6                     | ..                           | 1 5 0          | ..  | ..  |
| 35 | 1   | ..                            |             | 176                 | 63            | ..                         | 3774                   | 540         | 2 6                     | ..                           | 0 13 4         | ..  | ..  |
| 36 | 2   | ..                            |             | 187                 | ..            | 31                         | 4819                   | 646         | 2 4                     | ..                           | ..             | ..  | ..  |
| 37 | 9   | ..                            |             | 507                 | 153           | 117                        | 12450                  | 1801        | 2 6                     | ..                           | 1 16 0         | 5   | ..  |
| 38 | 2   | ..                            |             | 128                 | 5             | ..                         | 2000                   | 34          | ..                      | ..                           | 0 14 0         | ..  | ..  |
| 39 | 2   | ..                            |             | 182                 | 4             | 28                         | 4195                   | 484         | 2 4½                    | ..                           | ..             | ..  | ..  |
| 40 | 3   | ..                            |             | 100                 | ..            | ..                         | 2312                   | 218         | 2 0                     | ..                           | ..             | ..  | ..  |
| 41 | 6   | ..                            |             | 277                 | 31            | 56                         | 10721                  | 1865        | 3 0                     | ..                           | 1 10 6         | 3   | 2   |
| 42 | 3   | ..                            |             | 174                 | 5             | ..                         | 2649                   | ..          | ..                      | ..                           | 2 5 0          | ..  | ..  |
| 43 | 3   | ..                            |             | 271                 | 2             | 10                         | 3831                   | 174         | 1 0                     | ..                           | ..             | ..  | ..  |
| 44 | 32  | 10                            |             | 1692                | 309           | 383                        | 44729                  | 6223        | 2 4                     | ..                           | 5 19 4         | 65  | ..  |
| 45 | 4   | ..                            |             | 158                 | 27            | 11                         | 3007                   | 121         | 0 6                     | ..                           | 1 6 8          | ..  | ..  |
| 46 | 3   | ..                            |             | 228                 | 17            | 40                         | 3225                   | 187         | 0 9                     | ..                           | ..             | ..  | ..  |
| 47 | 12  | 3                             |             | 1018                | 320           | 307                        | 14575                  | 1246        | 1 4                     | ..                           | ..             | ..  | 1   |
| 48 | 8   | 4                             |             | 530                 | 65            | 99                         | 13752                  | 1794        | 2 6                     | ..                           | 2 18 4         | ..  | ..  |
| 49 | ..  | ..                            |             | ..                  | ..            | ..                         | 73057                  | 12782       | ..                      | ..                           | ..             | ..  | ..  |
| 50 | 15  | 2                             |             | 692                 | 97            | 65                         | 13988                  | 1320        | 2 0                     | ..                           | ..             | ..  | ..  |
| 51 | 12  | 4                             |             | 816                 | 50            | 154                        | 20053                  | 2192        | 2 0                     | ..                           | 3 3 4          | ..  | 7   |
| 52 | 16  | 2                             |             | 1123                | 20            | 207                        | 29374                  | 3639        | 2 5                     | ..                           | 4 0 8          | ..  | 1   |
|    |     | 438                           | 94          | 27253               | 4393          | 6904                       | 984241                 | 147259      | ..                      | 89                           | 105 17 4       | 300 | 120 |
| 53 |     | ..                            | 2           | ..                  | ..            | ..                         | 3000                   | ..          | ..                      | ..                           | ..             | ..  | ..  |
|    |     | 438                           | 96          | 27253               | 4393          | 6904                       | 987241                 | 147259      | ..                      | 89                           | 105 17 4       | 300 | 120 |
| 54 |     | ..                            | 3           | 228                 | 63            | ..                         | 1726                   | 196         | ..                      | ..                           | ..             | ..  | ..  |
|    |     | 438                           | 99          | 27481               | 4456          | 6904                       | 988967                 | 147455      | ..                      | 89                           | 105 17 4       | 300 | 120 |
| 1  |     | 2                             | 1           | 152                 | 8             | 12                         | 2239                   | 132         | 1 4                     | ..                           | 0 11 0         | ..  | ..  |
| 2  |     | 157                           | 25          | 8193                | 1305          | 1338                       | 110993                 | 11437       | 1 7                     | 474                          | 17 0 0         | 237 | 23  |
| 3  |     | 43                            | 24          | 2705                | 592           | 903                        | 59208                  | 8324        | 2 6                     | ..                           | 8 6 8          | ..  | 10  |
| 4  |     | 88                            | 14          | 2068                | 195           | 738                        | 40354                  | 3804        | 1 8½                    | ..                           | 8 6 8          | 15  | ..  |
| 5  |     | 3                             | ..          | 130                 | 3             | 25                         | 3630                   | 350         | 2 0                     | ..                           | ..             | ..  | ..  |
| 6  |     | 13                            | 3           | 814                 | 155           | 150                        | 12773                  | 1034        | 1 6                     | ..                           | 3 19 6         | 19  | ..  |
| 7  |     | 234                           | 40          | 8916                | 1082          | 3929                       | 154437                 | 20823       | 2 0                     | ..                           | 58 13 8        | 180 | 164 |
| 8  |     | 1                             | ..          | ..                  | ..            | ..                         | ..                     | ..          | ..                      | ..                           | ..             | ..  | ..  |
| 9  |     | 7                             | ..          | 397                 | 2             | 50                         | 4553                   | 418         | 1 10                    | ..                           | 2 5 4          | 7   | ..  |
| 10 |     | 3                             | ..          | 240                 | 30            | 30                         | 4382                   | 413         | 1 11½                   | ..                           | 0 19 2         | 1   | ..  |

+ Six months' trade.

| NAME OF SOCIETY.   | No. of Mem- bers. | LIABILITIES.   |   |                 |   | ASSETS.                  |                   |                          |                                 |    |
|--|-------------------|----------------|---|-----------------|---|--------------------------|-------------------|--------------------------|---------------------------------|----|
|  |                   | Share Capital. | Loans, includ- ing any Over- draft from Bank. | Re- serve Fund. | Value of Land, Bldings, Machin- ery, and Fixed Stock. | Value of Stock in Trade. | Investments.      |                          | Owing to the Society for Goods. |    |
|  |                   |                |   |                 |   |                          | House Prop- erty. | All other Invest- ments. |                                 |    |
| <b>GLOUCESTER—Con.</b>   |                   | £              | £   | £               | £   | £                        | £                 | £                        | £                               |    |
| Shirehampton and Avon- mouth .....                                       | 415               | 1267           | 765   | 268             | 932   | 1274                     | ..                | 464                      | 337                             | 11 |
| Stroud .....   | 3012              | 28386          | 977   | 1000            | 11225   | 8720                     | 687               | 10697                    | 1875                            | 12 |
| bTidenham .....  | 122               | 878            | 110   | ..              | 359   | 331                      | ..                | 333                      | ..                              | 13 |
| Tortworth .....  | 57                | 179            | ..  | 90              | ..  | 216                      | ..                | ..                       | ..                              | 14 |
| Upper Lydbrook .....   | 111               | 569            | 32  | ..              | 724   | 405                      | ..                | 168                      | 179                             | 15 |
|  | 22255             | 222632         | 15983   | 7587            | 92472   | 64100                    | 39434             | 67904                    | 6205                            |    |
| Agricultural and Dairy:—<br>Coln St. Aldwyns Farming .....               | 59                | 1129           | ..  | 587             | ..  | 1490                     | ..                | 224                      | 6                               | 16 |
|  | 22314             | 223761         | 15983   | 8174            | 92472   | 65590                    | 39434             | 68128                    | 6211                            |    |
| Productive Society:—<br>Bristol Pianoforte .....                         | 16                | 963            | 774   | 101             | ..  | 573                      | ..                | ..                       | 1023                            | 17 |
| Total .....  | 22330             | 224124         | 16757   | 8275            | 92472   | 66163                    | 39434             | 68128                    | 7234                            |    |
| <b>No. 6—HEREFORD—</b>   |                   |                |   |                 |   |                          |                   |                          |                                 |    |
| aHereford .....  | 611               | 3136           | 1332  | 16              | 2880  | 1360                     | ..                | 327                      | 48                              | 1  |
|  | 611               | 3136           | 1332  | 16              | 2880  | 1360                     | ..                | 327                      | 48                              |    |
| Agricultural and Dairy:—<br>aHereford Agricultural .....                 | 55                | 940            | ..  | ..              | ..  | ..                       | ..                | ..                       | ..                              | 2  |
| Total .....  | 666               | 4076           | 1332  | 16              | 2880  | 1360                     | ..                | 327                      | 48                              |    |
| <b>No. 7—MONMOUTH—</b>   |                   |                |   |                 |   |                          |                   |                          |                                 |    |
| Abersychan and Talywain .....  | 692               | 5883           | 822   | 1790            | 3724  | 4066                     | 32                | 2212                     | ..                              | 1  |
| Blackwood .....  | 120               | 204            | ..  | 7               | 100   | 280                      | ..                | 73                       | ..                              | 2  |
| Blaenavon .....  | 1325              | 15736          | 1253  | 1972            | 8002  | 6641                     | 2892              | 3190                     | ..                              | 3  |
| Blaína .....   | 3572              | 70456          | 10726   | 2922            | 20055   | 20300                    | 38025             | 10372                    | ..                              | 4  |
| Chepstow .....   | 230               | 913            | 58  | 184             | 720   | 312                      | ..                | 334                      | 55                              | 5  |
| Cwmbran & Pontnewydd .....   | 130               | 837            | ..  | 154             | 120   | 633                      | ..                | 576                      | ..                              | 6  |
| Cwmtylery .....  | 483               | 3623           | 245   | 525             | 878   | 2604                     | ..                | 2017                     | 163                             | 7  |
| Ebbw Vale .....  | 850               | 3845           | ..  | 320             | 2287  | 2647                     | ..                | 753                      | 53                              | 8  |
| Garndiffaith .....   | 347               | 4488           | 2315  | 397             | 4888  | 3108                     | ..                | ..                       | 314                             | 9  |
| Newport .....  | 2200              | 30261          | 4264  | 1322            | 13366   | 9743                     | 8570              | 6540                     | ..                              | 10 |
| New Tredegar and District .....  | 503               | 2622           | 2097  | 282             | 3025  | 1286                     | ..                | 287                      | 720                             | 11 |
| aPhoenix—Nantyglo .....  | 131               | 848            | ..  | ..              | 123   | 813                      | ..                | ..                       | ..                              | 12 |
| Tredegar .....   | 538               | 2554           | ..  | 248             | 1065  | 1296                     | ..                | 963                      | ..                              | 13 |
| Total .....  | 11121             | 142270         | 21780   | 10123           | 58353   | 53729                    | 49519             | 27317                    | 1305                            |    |
| <b>No. 8—MONTGOMERY—</b>   |                   |                |   |                 |   |                          |                   |                          |                                 |    |
| Llanidloes .....   | 241               | 734            | 378   | 158             | 576   | 567                      | ..                | 213                      | 56                              | 1  |
| Newtown .....  | 709               | 5524           | 885   | 475             | 1915  | 1124                     | 963               | 2619                     | 269                             | 2  |
| Welshpool .....  | 129               | 146            | 39  | 5               | 20  | 150                      | ..                | 76                       | ..                              | 3  |
| Total .....  | 1079              | 6404           | 1302  | 638             | 2511  | 1841                     | 963               | 2908                     | 325                             |    |
| <b>No. 9—PEMBROKE—</b>   |                   |                |   |                 |   |                          |                   |                          |                                 |    |
| Pembroke Dock .....  | 920               | 6437           | 2875  | 352             | 5042  | 4855                     | ..                | 753                      | ..                              | 1  |
|  | 920               | 6437           | 2875  | 352             | 5042  | 4855                     | ..                | 753                      | ..                              |    |
| Agricultural and Dairy:—<br>Fishguard and Goodwick<br>Agricultural ..... | 21                | 19             | ..  | ..              | ..  | ..                       | ..                | ..                       | ..                              | 2  |
| St. Brides' Agricultural<br>(Little Haven) .....                         | 41                | 28             | ..  | 14              | ..  | ..                       | ..                | ..                       | 4                               | 3  |
| Total .....  | 982               | 6484           | 2875  | 366             | 5042  | 4855                     | ..                | 753                      | 4                               |    |
| <b>No. 10—WORCESTER -</b>  |                   |                |   |                 |   |                          |                   |                          |                                 |    |
| Malvern Industrial .....   | 293               | 624            | ..  | 126             | 293   | 512                      | ..                | 227                      | 61                              | 1  |

; Nine months' trading only.

|    | No. of<br>Employees on<br>Dec. 31st. |                  | EXPENSES.                 |                    | Interest<br>on<br>Share<br>Capital. | Sales<br>during the<br>Year. | PROFIT.        |   |  |                        |                                    |                                  |
|----|--------------------------------------|------------------|---------------------------|--------------------|-------------------------------------|------------------------------|----------------|---|--|------------------------|------------------------------------|----------------------------------|
|    | Distri-<br>butive.                   | Pro-<br>ductive. | Salaries<br>and<br>Wages. | Depre-<br>ciation. |                                     |                              | Net<br>Profit. | Aver-<br>age<br>Divi-<br>dend<br>per £. | Am't<br>Paid as<br>Bonus<br>on<br>Wages. | Subscriptions.         |                                    |                                  |
|    |                                      |                  |                           |                    |                                     |                              |                |   |  | Co-operative<br>Union. | Educa-<br>tional<br>Pur-<br>poses. | Chari-<br>table<br>Pur-<br>poses |
|    |                                      |                  | £                         | £                  | £                                   | £                            | £              | s. d.                                   | £  | £ s. d.                | £                                  | £                                |
| 11 | 11                                   | 3                | 695                       | 38                 | 52                                  | 11013                        | 647            | 1 3                                     | ..                                       | 3 0 0                  | ..                                 | 6                                |
| 12 | 53                                   | 12               | 2887                      | 486                | 1115                                | 66589                        | 9556           | 2 6                                     | ..                                       | 8 6 8                  | 109                                | 15                               |
| 13 | ..                                   | ..               | ..                        | ..                 | ..                                  | 2551                         | 268            | ..                                      | ..                                       | ..                     | ..                                 | ..                               |
| 14 | 1                                    | ..               | 57                        | ..                 | 9                                   | 1140                         | 99             | 1 6                                     | ..                                       | ..                     | ..                                 | ..                               |
| 15 | 3                                    | ..               | 172                       | 25                 | 15                                  | 1810                         | 49             | 0 6                                     | ..                                       | 0 17 10                | ..                                 | ..                               |
| 16 | 569                                  | 122              | 27426                     | 3921               | 8366                                | 475672                       | 57354          | ..                                      | 474                                      | 112 6 6                | 568                                | 218                              |
|    | ..                                   | 8                | 257                       | ..                 | ..                                  | 922                          | 83             | ..                                      | ..                                       | ..                     | ..                                 | ..                               |
|    | 569                                  | 130              | 27683                     | 3921               | 8366                                | 476594                       | 57437          | ..                                      | 474                                      | 112 6 6                | 568                                | 218                              |
| 17 | ..                                   | 6                | 497                       | 5                  | 18                                  | 1403                         | 125            | ..                                      | ..                                       | 0 2 6                  | ..                                 | ..                               |
|    | 569                                  | 136              | 28180                     | 3926               | 8384                                | 477997                       | 57562          | ..                                      | 174                                      | 112 9 0                | 568                                | 218                              |
| 1  | 11                                   | 4                | 401                       | 95                 | 123                                 | 10853                        | 934            | 1 4½                                    | ..                                       | 5 2 0                  | 3                                  | 2                                |
|    | 11                                   | 4                | 401                       | 95                 | 123                                 | 10853                        | 934            | ..                                      | ..                                       | 5 2 0                  | 3                                  | 2                                |
| 2  | ..                                   | ..               | ..                        | ..                 | ..                                  | 703                          | ..             | ..                                      | ..                                       | ..                     | ..                                 | ..                               |
|    | 11                                   | 4                | 401                       | 95                 | 123                                 | 11556                        | 934            | ..                                      | ..                                       | 5 2 0                  | 3                                  | 2                                |
| 1  | 20                                   | 4                | 1244                      | 540                | 204                                 | 26997                        | 3067           | 2 0                                     | ..                                       | 5 3 4                  | 34                                 | 8                                |
| 2  | 3                                    | ..               | 71                        | 10                 | 2                                   | 1266                         | 113            | 1 6                                     | ..                                       | ..                     | ..                                 | ..                               |
| 3  | 46                                   | 6                | 3119                      | 270                | 635                                 | 48793                        | 5863           | 2 0                                     | 130                                      | 10 0 0                 | 130                                | 24                               |
| 4  | 136                                  | 27               | 8937                      | 1205               | 2394                                | 177897                       | 21566          | 2 0                                     | 476                                      | 28 6 6                 | 180                                | 40                               |
| 5  | 5                                    | ..               | 194                       | 24                 | 40                                  | 5238                         | 570            | 1 9                                     | ..                                       | 1 15 0                 | 8                                  | 9                                |
| 6  | 3                                    | ..               | 229                       | ..                 | 33                                  | 4969                         | 552            | 2 0                                     | ..                                       | 1 1 8                  | ..                                 | ..                               |
| 7  | 16                                   | 4                | 1022                      | 90                 | 125                                 | 20338                        | 2515           | 2 3½                                    | ..                                       | 4 1 2                  | 30                                 | ..                               |
| 8  | 19                                   | 4                | 867                       | 144                | 144                                 | 22560                        | 3016           | 2 6                                     | ..                                       | 5 4 2                  | 15                                 | 7                                |
| 9  | 12                                   | 2                | 817                       | 330                | 253                                 | 13605                        | 1823           | 2 0                                     | ..                                       | 2 14 6                 | 50                                 | 2                                |
| 10 | 50                                   | 11               | 2302                      | 414                | 1255                                | 49282                        | 5033           | 1 8½                                    | ..                                       | 18 0 0                 | 54                                 | 9                                |
| 11 | 9                                    | 1                | 708                       | 94                 | 52                                  | 15272                        | 1651           | 2 0                                     | 7  | 3 0 0                  | 10                                 | 1                                |
| 12 | 6                                    | ..               | 139                       | 16                 | 8                                   | 1000                         | 139            | 1 8                                     | ..                                       | ..                     | ..                                 | ..                               |
| 13 | 8                                    | 2                | 641                       | ..                 | 96                                  | 15503                        | 1682           | 2 0                                     | ..                                       | ..                     | ..                                 | ..                               |
|    | 333                                  | 61               | 20290                     | 3137               | 5241                                | 402720                       | 48190          | ..                                      | 613                                      | 79 6 4                 | 511                                | 100                              |
|    | 3                                    | 2                | 161                       | 26                 | 29                                  | 4156                         | 566            | 2 6                                     | 3  | 1 19 8                 | ..                                 | 4                                |
|    | 8                                    | 4                | 715                       | 114                | 241                                 | 14548                        | 2494           | 3 0                                     | ..                                       | 5 8 4                  | 21                                 | 25                               |
| 3  | 2                                    | ..               | 64                        | 10                 | 3                                   | 1192                         | 90             | 1 3                                     | 2  | ..                     | ..                                 | ..                               |
|    | 13                                   | 6                | 940                       | 150                | 273                                 | 19896                        | 3150           | ..                                      | 5  | 7 8 0                  | 21                                 | 29                               |
| 1  | 22                                   | 10               | 1213                      | 243                | 284                                 | 21624                        | 1714           | 1 4                                     | ..                                       | 7 18 4                 | 15                                 | 9                                |
|    | 22                                   | 10               | 1213                      | 243                | 284                                 | 21624                        | 1714           | ..                                      | ..                                       | 7 18 4                 | 15                                 | 9                                |
| 2  | ..                                   | ..               | ..                        | ..                 | ..                                  | 270                          | ..             | ..                                      | ..                                       | ..                     | ..                                 | ..                               |
| 3  | ..                                   | ..               | 12                        | ..                 | ..                                  | 838                          | 14             | ..                                      | ..                                       | ..                     | ..                                 | ..                               |
|    | 22                                   | 10               | 1225                      | 243                | 284                                 | 22732                        | 1728           | ..                                      | ..                                       | 7 18 4                 | 15                                 | 9                                |
|    | 4                                    | 1                | 306                       | 25                 | 23                                  | 4060                         | 285            | 1 0½                                    | ..                                       | 1 19 0                 | ..                                 | ..                               |

## SUMMARY OF THE

| NAME OF DISTRICT.    | No. of Societies. | No. of Mem- bers. | LIABILITIES.   |   |                 |   | ASSETS.                  |              |        |                                 |
|----------------------|-------------------|-------------------|----------------|---|-----------------|---|--------------------------|--------------|--------|---------------------------------|
|                      |                   |                   | Share Capital. | Loans, includ- ing any Over- draft from Bank. | Re- servo Fund. | Value of Land, Bldings, Machin- ery, and Fixed Stock. | Value of Stock in Trade. | Investments. |        | Owing to the Society for Goods. |
|                      |                   |                   | £              | £   | £               | £   | £                        | £            | £      | £                               |
| No 1—BRECKNOCK ..... | 2                 | 141               | 824            | ..  | ..              | 100   | 427                      | ..           | 351    | 518                             |
| „ 2—CARDIOAN .....   | 9                 | 470               | 946            | 570   | 12              | 869   | 53                       | ..           | ..     | 145                             |
| „ 3—CARMARTHEN ..... | 7                 | 1028              | 5920           | 1677  | 469             | 2395  | 3992                     | 436          | 990    | 906                             |
| „ 4—GLAMORGAN .....  | 54                | 22817             | 242989         | 23854   | 13607           | 62106   | 128639                   | 14590        | 104003 | 24100                           |
| „ 5—GLOUCESTER ..... | 17                | 22330             | 224124         | 16757   | 8275            | 92472   | 66163                    | 39434        | 68128  | 7234                            |
| „ 6—HEREFORD .....   | 2                 | 666               | 4076           | 1332  | 16              | 2880  | 1860                     | ..           | 327    | 48                              |
| „ 7—MONMOUTH .....   | 13                | 11121             | 142270         | 21780   | 10123           | 58853   | 53729                    | 49519        | 27317  | 1305                            |
| „ 8—MONTGOMERY ..... | 3                 | 1079              | 6404           | 1302  | 639             | 2511  | 1841                     | 963          | 2908   | 325                             |
| „ 9—PEMBROKE .....   | 3                 | 982               | 6484           | 2875  | 366             | 5042  | 4855                     | ..           | 753    | 4                               |
| „ 10—WORCESTER ..... | 1                 | 233               | 624            | ..  | 126             | 293   | 512                      | ..           | 227    | 61                              |
| Totals, 1903 .....   | 111               | 60867             | 634611         | 70147   | 33632           | 227021  | 261571                   | 104942       | 205004 | 34646                           |
| Totals, 1902 .....   | 104               | 56217             | 598933         | 67810   | 29349           | 206372  | 249151                   | 106332       | 178452 | 21638                           |
| Increase .. .....    | 7                 | 4650              | 35678          | 2337  | 4283            | 20649   | 12420                    | ..           | 26552  | 13008                           |
| Decrease .....       | ..                | ..                | ..             | ..  | ..              | ..  | ..                       | 1390         | ..     | ..                              |



## WESTERN SECTION.

[illegible]

## A SUMMARY FOR ALL THE SECTIONS.

| NAME OF SECTION.                                       | No. of Societies. | No. of Members. | LIABILITIES.   |   |               |  | ASSETS.                  |                 |                        |                                 |   |  |
|--|-------------------|-----------------|----------------|---|---------------|--|--------------------------|-----------------|------------------------|---------------------------------|---|--|
|  |                   |                 | Share Capital. | Loans, including any Overdraft from Bank. | Reserve Fund. | Value of Land Buildings, Machinery, and Fixed Stock. | Value of Stock in Trade. | Investments.    |                        | Owing to the Society for Goods. |   |  |
|  |                   |                 |                |   |               |  |                          | House Property. | All other Investments. |                                 |   |  |
| Ireland (excluding Agricultural, Dairy, Specials, &c.) | 24                | 5340            | 24346          | 16423                                     | 1457          | 10630  | 17915                    | 6539            | 10556                  | 5551                            | 1 |  |
| Midland..  | 272               | 233295          | 2414443        | 602413                                    | 115559        | 1324083  | 864083                   | 710424          | 479436                 | 87473                           | 2 |  |
| Northern .....   | 152               | 261656          | 3934765        | 297319                                    | 124919        | 1499842  | 1004681                  | 912537          | 1211415                | 141377                          | 3 |  |
| North-Western .....                                    | 509               | 851085          | 13209937       | 2995856                                   | 934387        | 6176007  | 4498394                  | 3425417         | 4700557                | 832690                          | 4 |  |
| Scottish.....  | 302               | 318262          | 3933560        | 3499789                                   | 668456        | 2610682  | 2197197                  | 413976          | 3429229                | 502066                          | 5 |  |
| Southern .....   | 256               | 286202          | 2288098        | 438766                                    | 230422        | 1294709  | 1063172                  | 420456          | 430938                 | 90756                           | 6 |  |
| South-Western .....                                    | 75                | 69420           | 577518         | 62652                                     | 48764         | 283225   | 146354                   | 155348          | 148702                 | 6490                            | 7 |  |
| Western .....  | 111               | 60867           | 634611         | 70147                                     | 33632         | 227021   | 261571                   | 104942          | 205004                 | 34646                           | 8 |  |
| Totals for 1903 ....                                   | *1701             | 2116127         | 27017278       | 7983965                                   | 2157596       | 13426259   | 10053367                 | 6149639         | 10615837               | 1701049                         |   |  |
| Totals for 1902 ....                                   | †1671             | 2022208         | 25904113       | 7430029                                   | 2009028       | 12527843   | 9709806                  | 5871618         | 9942315                | 1559116                         |   |  |
| Increase .....   | 30                | 98919           | 1113165        | 553336                                    | 148568        | 898416   | 343561                   | 278021          | 673522                 | 141933                          |   |  |
| Decrease .....   | ..                | ....            | ....           | ....                                      | ....          | ....   | ....                     | ....            | ....                   | ....                            |   |  |

## A SUMMARY FOR ALL THE SECTIONS.—Continued.

| No. of Employees on<br>December 31st. |       | EXPENSES.                 |                    | Interest<br>on Share<br>Capital. | Sales<br>during the<br>year. | Net<br>Profit. | Amount<br>Paid as<br>Bonus on<br>Wages. | PROFIT.                |                               |                         |
|---------------------------------------|-------|---------------------------|--------------------|----------------------------------|------------------------------|----------------|---|------------------------|-------------------------------|-------------------------|
|                                       |       | Salaries<br>and<br>Wages. | Depre-<br>ciation. |                                  |                              |                |   | Co-operative<br>Union. | Educa-<br>tional<br>Purposes. | Charitable<br>Purposes. |
|                                       |       | £                         | £                  | £                                | £                            | £              | £                                       | £ s. d.                | £                             | £                       |
| 1                                     | 123   | 6326                      | 786                | 694                              | 145411                       | 10023          | 152                                     | 27 0 8                 | 126                           | 18                      |
| 2                                     | 4872  | 409605                    | 50722              | 101337                           | 5746579                      | 667494         | 10054                                   | 967 1 9                | 6863                          | 3600                    |
| 3                                     | 7310  | 462391                    | 61250              | 174083                           | 9349071                      | 1562974        | 351                                     | 1258 0 5               | 6059                          | 4726                    |
| 4                                     | 19408 | 1299349                   | 235914             | 518797                           | 44545722                     | 4272992        | 11897                                   | 3604 19 2              | 40800                         | 18533                   |
| 5                                     | 13458 | 769832                    | 145710             | 163499                           | 19532450                     | 2421556        | 35729                                   | 1326 17 9              | 13294                         | 14252                   |
| 6                                     | 6876  | 445376                    | 52468              | 119613                           | 6731817                      | 514755         | 8655                                    | 1076 15 0              | 7088                          | 2988                    |
| 7                                     | 1342  | 67642                     | 9912               | 26513                            | 1205195                      | 162346         | 2707                                    | 250 11 8               | 2851                          | 1019                    |
| 8                                     | 1408  | 80047                     | 12125              | 21394                            | 1959978                      | 261245         | 1186                                    | 324 9 8                | 1418                          | 483                     |
|                                       |       |                           |                    |                                  |                              |                |   |                        |                               |                         |
| 54797                                 | 42524 | 3540502                   | 568857             | 1125930                          | 89216223                     | 9873385        | 70731                                   | 8835 15 8              | 78499                         | 45649                   |
| 51413                                 | 42209 | 3386540                   | 549808             | 1075232                          | 85586708                     | 9594353        | 66929                                   | 8492 16 0              | 73608                         | 36663                   |
|                                       |       |                           |                    |                                  |                              |                |   |                        |                               |                         |
| 3384                                  | 315   | 154022                    | 19019              | 50698                            | 3629515                      | 279032         | 3802                                    | 242 19 8               | 4891                          | 8986                    |
| .....                                 | ..... | .....                     | .....              | .....                            | .....                        | .....          | .....                                   | .....                  | .....                         | .....                   |

\* These figures relate only to 1,660 societies; 41 societies either had not commenced business, or declined to supply information.

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1,638

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## DETAILED SUMMARY OF THE SOCIETIES.—Continued.

| No. of Employees on<br>December 31st. |                    | EXPENSES.                 |                    | Interest<br>on Share<br>Capital. | Sales<br>during the<br>year. | Net<br>Profit. | Amount<br>Paid as<br>Bonus on<br>Wages. | PROFIT.                |                |                         |
|---------------------------------------|--------------------|---------------------------|--------------------|----------------------------------|------------------------------|----------------|---|------------------------|----------------|-------------------------|
|                                       |                    | Salaries<br>and<br>Wages. | Depre-<br>ciation. |                                  |                              |                |   | Co-operative<br>Union. | Subscriptions. | Charitable<br>Purposes. |
|                                       | Distri-<br>butive. |                           |                    | £                                | £                            | £              | £                                       | £ s. d.                | £              | £                       |
| 1                                     | 48179              | 17923                     | 450256             | 903284                           | 57512917                     | 8993562        | 40775                                   | 8212 12 7              | 76021          | 32570                   |
| 2                                     | 122                | 8305                      | 42206              | 38487                            | 3073827                      | 208259         | 18075                                   | 227 18 8               | 1573           | 1949                    |
| 3                                     | 2167               | 227                       | 10342              | 44520                            | 2719088                      | 63070          | ..                                      | 60 2 8                 | ..             | 172                     |
| 4                                     | 106                | 116                       | 641                | 1062                             | 94726                        | 3894           | 10                                      | 22 16 4                | 2              | 123                     |
| 5                                     | ..                 | 73                        | 205                | 242                              | 82036                        | 1539           | 39                                      | 2 5 0                  | 1              | 5                       |
| 6                                     | 2119               | ..                        | 17412              | 51578                            | 16150528                     | 256126         | ..                                      | 250 0 0                | 78             | 6287                    |
| 7                                     | ..                 | 11198                     | ..                 | ..                               | 3182614                      | 92756          | ..                                      | ..                     | ..             | ..                      |
| 8                                     | 2104               | ..                        | 47825              | 14757                            | 4767863                      | 163382         | ..                                      | 60 0 0                 | 824            | 4543                    |
| 9                                     | ..                 | 4082                      | ..                 | ..                               | 1627624                      | 90697          | 11832                                   | ..                     | ..             | ..                      |
|                                       | 54797              | 42524                     | 568887             | 1112930                          | 89216223                     | 9873355        | 70731                                   | 8835 15 3              | 78499          | 45649                   |

## RETURNS RELATING TO

*a* These particulars are taken from our last year's returns. *b* These particulars are taken this office or to

| OBJECT OF MANUFACTURE.             |                               | NAME OF SOCIETY.                                  |    |
|------------------------------------|-------------------------------|---|----|
| ENGLAND AND WALES.                 |                               |   |    |
| (A) Cotton, Linen, Silk, and Wool. | Corsets .....                 | Kettering Corset Manufacturing .....              | 1  |
|                                    | " .....                       | Desborough Corset Manufacturing .....             | 2  |
|                                    | Cotton Cloth .....            | Burnley Self-Help Manufacturing .....             | 3  |
|                                    | " .....                       | Nelson Self-Help Manufacturing .....              | 4  |
|                                    | Fustian .....                 | Hebden Bridge Fustian Manufacturing .....         | 5  |
|                                    | Hosiery .....                 | Kirkby-in-Ashfield Manufacturers .....            | 6  |
|                                    | " .....                       | Wigston Magna Hosiers .....                       | 7  |
|                                    | Ready-made Clothing .....     | Kettering Clothing .....                          | 8  |
|                                    | " .....                       | Ideal Clothiers (Wellingborough) .....            | 9  |
|                                    | " .....                       | London Clothiers .....                            | 10 |
|                                    | Quilts and Table Covers ..... | Eccles Manufacturing .....                        | 11 |
|                                    | Shirts .....                  | <i>b</i> Hamilton Shirt (London) .....            | 12 |
|                                    | Silk .....                    | Leek Silk Twist .....                             | 13 |
|                                    | Silk Twist .....              | Macclesfield Silk .....                           | 14 |
|                                    | Trimmings .....               | Leek Trimming .....                               | 15 |
|                                    | Worsted and Wool .....        | Airedale Worsted Manufacturing (Bradford) .....   | 16 |
|                                    | " .....                       | Delph Woollen Manufacturing .....                 | 17 |
|                                    | " .....                       | Thomson Wm. and Sons Limited (Huddersfield) ..... | 18 |
|                                    |                               | Total .....                                       |    |
| (B) Leather Workers.               | Boots and Shoes .....         | <i>b</i> Broughton Boot and Shoe .....            | 19 |
|                                    | " .....                       | * Chesham Boot and Shoe .....                     | 20 |
|                                    | " .....                       | Desborough Boot and Shoe .....                    | 21 |
|                                    | " .....                       | Finedon Boot and Shoe .....                       | 22 |
|                                    | " .....                       | Glenfield Boot and Shoe .....                     | 23 |
|                                    | " .....                       | Higham Ferrers Boot and Shoe .....                | 24 |
|                                    | " .....                       | Kettering Boot and Shoe .....                     | 25 |
|                                    | " .....                       | Kettering Union Boot and Shoe .....               | 26 |
|                                    | " .....                       | Leicester Anchor Boot and Shoe .....              | 27 |
|                                    | " .....                       | Leicester Equity Boot and Shoe .....              | 28 |
|                                    | " .....                       | Leicester Self-Help Boot and Shoe .....           | 29 |
|                                    | " .....                       | Long Buckby Boot and Shoe .....                   | 30 |
|                                    | " .....                       | Midland (Wellingborough) Boot and Shoe .....      | 31 |
|                                    | " .....                       | Nantwich Boot and Shoe .....                      | 32 |
|                                    | " .....                       | Northamptonshire Productive (Wollaston) .....     | 33 |
|                                    | " .....                       | Norwich Boot and Shoe .....                       | 34 |
|                                    | " .....                       | Raunds Productive .....                           | 35 |
|                                    | " .....                       | Ringstead Unity .....                             | 36 |
|                                    | " .....                       | Rothwell Boot and Shoe .....                      | 37 |
|                                    | " .....                       | St. Crispin Productive (Raunds) .....             | 38 |
|                                    | " .....                       | "Sperope" Boot and Shoe (Barwell) .....           | 39 |
| Leather Saddlery                   | " .....                       | <i>b</i> Walgrave Productive .....                | 40 |
|                                    | " .....                       | Bedford Leather Manufacturers .....               | 41 |
|                                    | " .....                       | † Walsall Harness Makers .....                    | 42 |
|                                    |                               | <i>b</i> Walsall Horse Collar and Leather .....   | 43 |
|                                    |                               | Total .....                                       |    |

\* Not commenced business at end of 1903.

† Only just commenced business at end of 1903.

## PRODUCTIVE SOCIETIES, 1903.

from the Registrar's Returns for 1902. c These societies have not made a return either to the Registrar.

|    | No. of<br>Mem-<br>bers. | LIABILITIES.     |  |                  | ASSETS.  |                                   |              |       |   | No. of<br>Em-<br>ployees<br>on<br>Dec.31st | EXPENSES.                 |                    |
|----|-------------------------|------------------|--|------------------|--|-----------------------------------|--------------|-------|---|--|---------------------------|--------------------|
|    |                         | Share<br>Capital | Loans,<br>including<br>any<br>Overdraft<br>from<br>Bank. | Reserve<br>Fund. | Value of<br>Land,<br>B'ldings,<br>Machin-<br>ery, and<br>Fixed<br>Stock. | Value of<br>Stock<br>in<br>Trade. | Investments. |       | Owing<br>to the<br>Society<br>for<br>Goods. |  | Salaries<br>and<br>Wages. | Depre-<br>ciation. |
|    |                         | £                | £  | £                | £  | £                                 | £            | £     | £   |  | £                         | £                  |
| 1  | 332                     | 5182             | 2400   | 417              | 4091   | 3980                              | ..           | 77    | 1139  | 171  | 5314                      | 237                |
| 2  | 39                      | 1100             | 107  | 271              | 668  | 3161                              | ..           | ..    | 695   | 72   | 1718                      | 113                |
| 3  | 452                     | 8847             | 24871  | ..               | 23434  | 7160                              | ..           | 100   | 3977  | 147  | 8534                      | 216                |
| 4  | 71                      | 2115             | 1788   | ..               | 4430   | 2212                              | ..           | ..    | 433   | 115  | 6809                      | 221                |
| 5  | 857                     | 28481            | 2071   | 3123             | 15518  | 10154                             | 3064         | 7902  | 4292  | 320  | 13966                     | 1182               |
| 6  | 98                      | 1000             | 2009   | ..               | 2082   | 1067                              | ..           | 7     | 341   | 20   | 785                       | 94                 |
| 7  | 47                      | 243              | 396  | ..               | 170  | 272                               | ..           | 128   | 124   | 14   | 206                       | 12                 |
| 8  | 833                     | 11799            | 9086   | 2054             | 10736  | 16886                             | ..           | 96    | 1835  | 333  | 12665                     | 764                |
| 9  | 191                     | 2534             | 1345   | 404              | 1735   | 5634                              | ..           | 89    | 1419  | 156  | 4340                      | ..                 |
| 10 | 102                     | 365              | ..   | 37               | ..   | 32                                | ..           | 349   | 88  | 2  | 160                       | 6                  |
| 11 | 247                     | 12510            | 7671   | 1859             | 7043   | 11523                             | ..           | 2272  | 2215  | 68   | 3664                      | 553                |
| 12 | 7                       | ..               | ..   | ..               | ..   | ..                                | ..           | ..    | ..  | ..   | ..                        | ..                 |
| 13 | 116                     | 4419             | 1441   | 698              | 1534   | 3692                              | ..           | 15    | 2332  | 95   | 4372                      | 60                 |
| 14 | 340                     | 9483             | 8049   | ..               | 4332   | 4484                              | ..           | ..    | 2240  | 130  | 5628                      | 445                |
| 15 | 73                      | 749              | 300  | 120              | 402  | 623                               | ..           | ..    | 409   | 20   | 960                       | 9                  |
| 16 | 381                     | 5379             | 1963   | 1058             | 769  | 6530                              | ..           | 1373  | 1128  | 40   | 1872                      | 84                 |
| 17 | 83                      | 1191             | 439  | ..               | 420  | 1082                              | ..           | 109   | 52  | 10   | 375                       | 25                 |
| 18 | 361                     | 11366            | 12219  | 1262             | 1915   | 18548                             | ..           | 175   | 4375  | 88   | 5693                      | 212                |
|    | 4630                    | 106263           | 76155  | 11303            | 79329  | 97040                             | 3064         | 12692 | 27094                                       | 1801                                       | 77061                     | 5233               |
| 19 | 10                      | 58               | ..   | ..               | ..   | 10                                | ..           | ..    | ..  | ..   | ..                        | ..                 |
| 20 | 32                      | 196              | ..   | ..               | 12   | 12                                | ..           | 173   | ..  | ..   | ..                        | ..                 |
| 21 | 254                     | 3634             | 1857   | 461              | 1410   | 5701                              | ..           | 126   | 1140  | 140  | 5382                      | 206                |
| 22 | 33                      | 5483             | 87   | 701              | 555  | 1767                              | ..           | 2517  | 2030  | 130  | 5457                      | ..                 |
| 23 | 220                     | 2338             | 1665   | 509              | 1830   | 1652                              | ..           | 836   | 1997  | 67   | 3184                      | 95                 |
| 24 | 96                      | 1197             | 289  | 316              | 422  | 1170                              | ..           | 175   | 655   | 45   | 2870                      | 44                 |
| 25 | 712                     | 8221             | 5930   | 1989             | 5003   | 7240                              | ..           | 2409  | 3254  | 236  | 14383                     | 371                |
| 26 | 297                     | 3330             | 1203   | 550              | 3319   | 1819                              | ..           | 10    | 1930  | 71   | 4831                      | 220                |
| 27 | 630                     | 4356             | 5476   | 766              | 3868   | 5271                              | ..           | 1072  | 3157  | 190  | 10043                     | 408                |
| 28 | 976                     | 11079            | 11071  | 2071             | 10781  | 12224                             | ..           | 1055  | 3925  | 280  | 15685                     | 924                |
| 29 | 184                     | 998              | 884  | 187              | 753  | 1509                              | ..           | ..    | 998   | 54   | 2495                      | 100                |
| 30 | 114                     | 306              | 100  | 17               | 48   | 264                               | ..           | 49    | 452   | 15   | 906                       | 6                  |
| 31 | 121                     | 569              | 1920   | ..               | 655  | 1642                              | ..           | ..    | 710   | 40   | 2161                      | ..                 |
| 32 | 126                     | 797              | 475  | 300              | 897  | 664                               | ..           | ..    | 543   | 53   | 1859                      | 40                 |
| 33 | 182                     | 2606             | 1486   | 584              | 361  | 2685                              | ..           | 1576  | 1789  | 153  | 6700                      | ..                 |
| 34 | 184                     | 474              | 61   | 50               | 83   | 569                               | ..           | ..    | 113   | 15   | 625                       | 9                  |
| 35 | 38                      | 4344             | 1181   | 53               | 2059   | 3801                              | ..           | ..    | 396   | 44   | 3526                      | 18                 |
| 36 | 27                      | 1242             | ..   | 150              | 63   | 1177                              | ..           | ..    | 4   | 29   | 2195                      | 37                 |
| 37 | 160                     | 491              | 2636   | 219              | 2107   | 1503                              | ..           | ..    | 1409  | 64   | 2809                      | 122                |
| 38 | 45                      | 4293             | 1765   | 603              | 2762   | 4806                              | ..           | ..    | 925   | 95   | 7246                      | 119                |
| 39 | 148                     | 1677             | 2407   | 528              | 1151   | 3325                              | ..           | 35    | 1512  | 50   | 2536                      | 195                |
| 40 | 18                      | 1062             | 3969   | ..               | 135  | 4251                              | ..           | 140   | ..  | ..   | ..                        | ..                 |
| 41 | 8                       | 10               | 193  | ..               | 233  | 69                                | ..           | ..    | ..  | 7  | 454                       | 24                 |
| 42 | ..                      | ..               | ..   | ..               | ..   | ..                                | ..           | ..    | ..  | ..   | ..                        | ..                 |
| 43 | 22                      | 153              | 279  | ..               | 26   | 227                               | ..           | 496   | ..  | ..   | ..                        | ..                 |
|    | 4637                    | 58914            | 44334  | 10054            | 39433  | 63358                             | ..           | 10669 | 26939                                       | 1778                                       | 95347                     | 2938               |

## RETURNS RELATING TO

These particulars are taken from our last year's returns. *b* These particulars are taken  
this office or to

| OBJECT OF MANUFACTURE.            |                               | NAME OF SOCIETY.                                  |    |
|-----------------------------------|-------------------------------|---|----|
| ENGLAND AND WALES                 |                               |   |    |
| (A) Cotton, Linen Silk, and Wool. | Corsets .....                 | Kettering Corset Manufacturing .....              | 1  |
|                                   | " .....                       | Desborough Corset Manufacturing .....             | 2  |
|                                   | Cotton Cloth .....            | Burnley Self-Help Manufacturing .....             | 3  |
|                                   | " .....                       | Nelson Self-Help Manufacturing .....              | 4  |
|                                   | Fustian .....                 | Hebden Bridge Fustian Manufacturing .....         | 5  |
|                                   | Hosiery .....                 | Kirkby-in-Ashfield Manufacturers .....            | 6  |
|                                   | " .....                       | Wigston Magna Hosiers .....                       | 7  |
|                                   | Ready-made clothing .....     | Kettering Clothing .....                          | 8  |
|                                   | " .....                       | Ideal Clothiers (Wellingborough) .....            | 9  |
|                                   | " .....                       | London Clothiers .....                            | 10 |
|                                   | Quilts and Table Covers ..... | Eccles Manufacturing .....                        | 11 |
|                                   | Shirts .....                  | <i>b</i> Hamilton Shirt (London) .....            | 12 |
|                                   | Silk .....                    | Leek Silk Twist .....                             | 13 |
|                                   | Silk Twist .....              | Macclesfield Silk .....                           | 14 |
|                                   | Trimmings .....               | Leek Trimming .....                               | 15 |
|                                   | Worsted and Wool .....        | Airedale Worsted Manufacturing (Bradford) .....   | 16 |
|                                   | " .....                       | Delph Woollen Manufacturing .....                 | 17 |
|                                   | " .....                       | Thomson Wm. and Sons Limited (Huddersfield) ..... | 18 |
|                                   |                               | Total .....                                       |    |
| (B) Leather Workers.              | Boots and Shoes .....         | <i>b</i> Broughton Boot and Shoe .....            | 19 |
|                                   | " .....                       | *Chesham Boot and Shoe .....                      | 20 |
|                                   | " .....                       | Desborough Boot and Shoe .....                    | 21 |
|                                   | " .....                       | Finedon Boot and Shoe .....                       | 22 |
|                                   | " .....                       | Glenfield Boot and Shoe .....                     | 23 |
|                                   | " .....                       | Higham Ferrers Boot and Shoe .....                | 24 |
|                                   | " .....                       | Kettering Boot and Shoe .....                     | 25 |
|                                   | " .....                       | Kettering Union Boot and Shoe .....               | 26 |
|                                   | " .....                       | Leicester Anchor Boot and Shoe .....              | 27 |
|                                   | " .....                       | Leicester Equity Boot and Shoe .....              | 28 |
|                                   | " .....                       | Leicester Self-Help Boot and Shoe .....           | 29 |
|                                   | " .....                       | Long Buckby Boot and Shoe .....                   | 30 |
|                                   | " .....                       | Midland (Wellingborough) Boot and Shoe .....      | 31 |
|                                   | " .....                       | Nantwich Boot and Shoe .....                      | 32 |
|                                   | " .....                       | Northamptonshire Productive (Wollaston) .....     | 33 |
|                                   | " .....                       | Norwich Boot and Shoe .....                       | 34 |
|                                   | " .....                       | Raunds Productive .....                           | 35 |
|                                   | " .....                       | Ringstead Unity .....                             | 36 |
|                                   | " .....                       | Rothwell Boot and Shoe .....                      | 37 |
|                                   | " .....                       | St. Crispin Productive (Raunds) .....             | 38 |
|                                   | " .....                       | " Sperope " Boot and Shoe (Barwell) .....         | 39 |
|                                   | " .....                       | <i>b</i> Walgrave Productive .....                | 40 |
|                                   | Leather Saddlery .....        | Bedford Leather Manufacturers .....               | 41 |
|                                   | " .....                       | <i>†</i> Walsall Harness Makers .....             | 42 |
|                                   | " .....                       | <i>b</i> Walsall Horse Collar and Leather .....   | 43 |
|                                   |                               | Total .....                                       |    |

\* Not commenced business at end of 1903. † Only just commenced business at end of 1903.



## PRODUCTIVE SOCIETIES, 1903.

from the Registrar's Returns for 1902. c These societies have not made a return either to the Registrar.

|    | Sales during the Year. | NET PROFIT: HOW DIVIDED. |                       |              |                |              |                      |               |             |                       |                      |
|----|------------------------|--------------------------|-----------------------|--------------|----------------|--------------|----------------------|---------------|-------------|-----------------------|----------------------|
|    |                        | Profits during the Year. | Loss during the Year. | To Capital.  |                | To Labour.   |                      | To Purchaser. |             | Subscriptions.        |                      |
|    |                        |                          |                       | Amount Paid. | Rate per cent. | Amount Paid. | Rate per £ on Wages. | Amount Paid.  | Rate per £. | Educational Purposes. | Charitable Purposes. |
|    | £                      | £                        | £                     | £            | £              | £            | s. d.                | £             | s. d.       | £                     | £                    |
| 1  | 15020                  | 920                      | ..                    | 235          | 5              | 224          | 1 0                  | 259           | 0 10        | 28                    | 12                   |
| 2  | 6095                   | 253                      | ..                    | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 3  | 55418                  | ..                       | 180                   | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 4  | 27836                  | ..                       | ..                    | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 5  | 41346                  | 3269                     | ..                    | 1425         | 5              | 424          | 0 7½                 | 959           | 0 7½        | 55                    | 26                   |
| 6  | 4324                   | 45                       | ..                    | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 7  | 1436                   | ..                       | 223                   | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 8  | 45117                  | 3333                     | ..                    | 765          | 6½             | 777          | 1 2½                 | 1183          | 0 6½        | 64                    | 55                   |
| 9  | 14310                  | 932                      | ..                    | 198          | 5              | 197          | 0 9                  | 289           | 0 7         | 32                    | 115                  |
| 10 | 1197                   | 102                      | ..                    | 21           | 7½             | 8            | 1 0                  | 22            | 0 9         | ..                    | 3                    |
| 11 | 14655                  | 716                      | ..                    | 648          | 5              | ..           | ..                   | ..            | ..          | ..                    | 13                   |
| 12 | 688                    | ..                       | ..                    | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 13 | 19908                  | 876                      | ..                    | 422          | 10             | 354          | 1 6                  | ..            | ..          | ..                    | ..                   |
| 14 | 15870                  | 431                      | ..                    | ..           | ..             | ..           | ..                   | ..            | ..          | 3                     | ..                   |
| 15 | 2530                   | ..                       | 7                     | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 16 | 18779                  | 932                      | ..                    | 491          | 9              | 37           | 0 5                  | 381           | 0 5         | 35                    | 9                    |
| 17 | 797                    | ..                       | 46                    | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 18 | 18718                  | ..                       | 993                   | ..           | 5              | ..           | ..                   | ..            | ..          | 16                    | 7                    |
|    | 304044                 | 11809                    | 1449                  | 4205         | ..             | 2021         | ..                   | 3093          | ..          | 293                   | 240                  |
| 19 | 6                      | ..                       | ..                    | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 20 | ..                     | ..                       | ..                    | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 21 | 17197                  | 1005                     | ..                    | 216          | 6              | 223          | 0 10                 | 319           | 0 5         | 28                    | 13                   |
| 22 | 17273                  | 1057                     | ..                    | 406          | 7½             | 637          | 2 0½                 | ..            | ..          | ..                    | 14                   |
| 23 | 11142                  | 497                      | ..                    | 142          | 6¼             | 101          | 0 8                  | 103           | 0 2½        | 14                    | 4                    |
| 24 | 9207                   | 408                      | ..                    | 60           | 5              | 93           | 0 7½                 | 73            | 0 2         | 10                    | 20                   |
| 25 | 46691                  | 3642                     | ..                    | 826          | 6¾             | 1074         | 1 7½                 | 1209          | 0 6½        | 73                    | 146                  |
| 26 | 15640                  | 432                      | ..                    | 172          | 5½             | 83           | 0 10                 | 114           | 0 4         | 7                     | 30                   |
| 27 | 29463                  | 650                      | ..                    | 17           | ..             | 122          | 0 3                  | 149           | 0 1½        | 17                    | 9                    |
| 28 | 48967                  | 2172                     | ..                    | 647          | 5              | 455          | 1 1½                 | 520           | 0 5½        | 140                   | 40                   |
| 29 | 8307                   | 45                       | ..                    | 22           | ..             | 26           | 0 5                  | 35            | 0 2         | ..                    | ..                   |
| 30 | 1997                   | 56                       | ..                    | 12           | 5              | 8            | 0 5                  | ..            | ..          | 1                     | 1                    |
| 31 | 7194                   | 142                      | ..                    | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 32 | 4693                   | 149                      | ..                    | 56           | 6½             | 59           | 0 8                  | 41            | 0 2½        | 5                     | ..                   |
| 33 | 21245                  | 1134                     | ..                    | 258          | 7½             | 428          | 1 3½                 | 185           | 0 6         | 10                    | 6                    |
| 34 | 2210                   | 60                       | ..                    | 20           | 5              | 3            | 0 8                  | 22            | 0 8         | ..                    | ..                   |
| 35 | 10052                  | 7                        | ..                    | 184          | ..             | ..           | ..                   | ..            | ..          | ..                    | 5                    |
| 36 | 5613                   | 484                      | ..                    | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | 1                    |
| 37 | 11300                  | 210                      | ..                    | 24           | 5              | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 38 | 23932                  | 1116                     | ..                    | 305          | 5              | 596          | 1 7½                 | ..            | ..          | ..                    | 17                   |
| 39 | 10654                  | 258                      | ..                    | 90           | ..             | 40           | ..                   | 62            | ..          | 5                     | 10                   |
| 40 | 11189                  | 168                      | ..                    | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 41 | 764                    | ..                       | 59                    | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 42 | ..                     | ..                       | ..                    | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 43 | 1912                   | 27                       | ..                    | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
|    | 316648                 | 13749                    | 59                    | 3457         | ..             | 3948         | ..                   | 2892          | ..          | 310                   | 316                  |

| OBJECT OF MANUFACTURE.       |                              | NAME OF SOCIETY  |    |
|------------------------------|------------------------------|--|----|
| ENGLAND AND WALES—Continued. |                              |  |    |
| (c) Metal Workers.           | Needles .....                | Alcester Needle Makers .....                           | 44 |
|                              | Nails .....                  | Bromsgrove Nail Forgers .....                          | 45 |
|                              | Watches .....                | Andrews Watch Manufacturing (Coventry) .....           | 46 |
|                              | " .....                      | Coventry Watch .....                                   | 47 |
|                              | Cutlery .....                | Sheffield Cutlery .....                                | 48 |
|                              | " .....                      | " Federated Cutlers .....                              | 49 |
|                              | " .....                      | Trade Unionists' Sheep Shear Manufact. .....           | 50 |
|                              | Locks, &c. ....              | Midland Locksmiths (Willenhall) .....                  | 51 |
|                              | " .....                      | Walsall Padlock .....                                  | 52 |
|                              | Machines, &c. ....           | Keighley Iron Works .....                              | 53 |
|                              | " .....                      | Co-operative Engineers (Leicester) .....               | 54 |
|                              | " .....                      | London Electrical Engineers .....                      | 55 |
|                              | " .....                      | General Engineers .....                                | 56 |
|                              | Hardware .....               | Dudley Bucket and Fender .....                         | 57 |
| (d) Wood Workers.            | Tin, &c. ....                | Midland Tinplate Workers (Birmingham) .....            | 58 |
|                              | " .....                      | Northern Iron and Tinplate .....                       | 59 |
|                              | Clog Iron and Sundries ..... | Calderdale Clog Sundries Manufacturing (Walsden) ..... | 60 |
|                              | Total .....                  |  |    |
| (d) Wood Workers.            | Cabinet Making, &c. ....     | Bolton Cabinet Makers .....                            | 61 |
|                              | " .....                      | Bradford .....   | 62 |
|                              | " .....                      | *Leicester Cabinet Makers and Wood Workers .....       | 63 |
|                              | " .....                      | Newcastle-on-Tyne Household Furnishing .....           | 64 |
|                              | Carriage Builders .....      | Leicester Carriage Builders and Wheelwrights .....     | 65 |
|                              | Ship Building, &c. ....      | *Hull General Shipwrights .....                        | 66 |
|                              | " .....                      | Medway Ship Building .....                             | 67 |
|                              | Baskets .....                | Leicester Basket Makers .....                          | 68 |
|                              | " .....                      | Martley Baskets Makers .....                           | 69 |
|                              | Total .....                  |  |    |
| (d) Building, &c.            | Building, &c. ....           | aAmalgamated Builders (Manchester) .....               | 70 |
|                              | " .....                      | Bradford Builders .....                                | 71 |
|                              | " .....                      | Co-operative Builders (Camberwell) .....               | 72 |
|                              | " .....                      | Coventry Builders .....                                | 73 |
|                              | " .....                      | Derby .....  | 74 |
|                              | " .....                      | bGeneral Builders (London) .....                       | 75 |
|                              | " .....                      | bHalifax Builders .....                                | 76 |
|                              | " .....                      | Haslemere Builders .....                               | 77 |
|                              | " .....                      | Hull General Builders .....                            | 78 |
|                              | " .....                      | Kettering Builders .....                               | 79 |
|                              | " .....                      | Leicester .....  | 80 |
|                              | " .....                      | bLondon and County Builders .....                      | 81 |
|                              | " .....                      | Lincoln Land and Building .....                        | 82 |
|                              | " .....                      | Oxford Builders .....                                  | 83 |
|                              | " .....                      | Sheffield Builders .....                               | 84 |
|                              | Tiles, &c. ....              | *Mosaic Workers (London) .....                         | 85 |
|                              | Quarrying .....              | North Wales Quarries (Bethesda) .....                  | 86 |
|                              | Total .....                  |  |    |
| (f) Printing & Bookbinding.  | Bookbinding .....            | Bookbinders (London) .....                             | 87 |
|                              | Printing .....               | Birmingham Printers .....                              | 88 |
|                              | " .....                      | Blackpool Union Printers .....                         | 89 |
|                              | " .....                      | Co-operative Newspaper (Manchester) .....              | 90 |
|                              | " .....                      | Co-operative Printing (Manchester) .....               | 91 |
|                              | " .....                      | Derby Printers .....                                   | 92 |
|                              | " .....                      | *Garden City Press (Hitchin) .....                     | 93 |
|                              | " .....                      | Hull Printers .....                                    | 94 |
|                              | " .....                      | Leicester Printers .....                               | 95 |
|                              | " .....                      | Long Eaton Printers .....                              | 96 |
|                              | " .....                      | Nottingham Printers .....                              | 97 |
|                              | " .....                      | Plymouth Printers .....                                | 98 |
|                              | " .....                      | §South-Western Labour Journal (Plymouth) .....         | 99 |
|                              | Total .....                  |  |    |

\* Not commenced business at end of 1903.

† Only just commenced business at end of 1903.

‡ Six months' trading only.

§ Five months' trading only.

# PRODUCTIVE SOCIETIES, 1903.

549

|    | No. of<br>Mem-<br>bers. | LIABILITIES.     |  |                  | ASSETS.   |                                   |              |      |   | No. of<br>Em-<br>ployees<br>on<br>Dec. 31st | EXPENSES.                 |                    |
|----|-------------------------|------------------|--|------------------|---|-----------------------------------|--------------|------|---|---|---------------------------|--------------------|
|    |                         | Share<br>Capital | Loans,<br>including<br>any<br>Overdraft<br>from<br>Bank. | Reserve<br>Fund. | Value of<br>Land,<br>Buildings,<br>Machin-<br>ery, and<br>Fixed<br>Stock. | Value of<br>Stock<br>in<br>Trade. | Investments. |      | Owing<br>to the<br>Society<br>for<br>Goods. |   | Salaries<br>and<br>Wages. | Depre-<br>ciation. |
|    |                         | £                | £  | £                | £   | £                                 | £            | £    | £   |   | £                         | £                  |
| 44 | 174                     | 1872             | 1413   | ..               | 283   | 1610                              | ..           | 93   | 349   | 14  | 664                       | 31                 |
| 45 | 125                     | 603              | ..   | 199              | ..  | 211                               | ..           | 580  | 251   | 65  | 1037                      | ..                 |
| 46 | 20                      | 385              | 82   | ..               | 7   | 476                               | ..           | ..   | 72  | 20  | 331                       | ..                 |
| 47 | 99                      | 2031             | ..   | 691              | 439   | 1596                              | ..           | 456  | 215   | 34  | 1119                      | 25                 |
| 48 | 60                      | 1155             | 150  | 193              | 208   | 1136                              | ..           | 177  | 212   | 40  | 790                       | 35                 |
| 49 | 80                      | 414              | 281  | 10               | ..  | 253                               | ..           | ..   | 206   | 38  | 684                       | ..                 |
| 50 | 75                      | 1719             | ..   | 2135             | 3200  | 2617                              | ..           | ..   | 2624  | 63  | 5792                      | 100                |
| 51 | ..                      | ..               | ..   | ..               | ..  | ..                                | ..           | ..   | ..  | ..  | ..                        | ..                 |
| 52 | 114                     | 3573             | 3845   | 2698             | 5365  | 3880                              | ..           | 111  | 2858  | 216   | 9840                      | 318                |
| 53 | 222                     | 6410             | 5592   | 524              | 7808  | 4827                              | 320          | 34   | 942   | 68  | 4117                      | 581                |
| 54 | 138                     | 1096             | 822  | ..               | 681   | 1096                              | ..           | 9    | 198   | 18  | 899                       | 159                |
| 55 | 34                      | 162              | 11   | ..               | ..  | 24                                | ..           | 39   | ..  | ..  | ..                        | ..                 |
| 56 | 98                      | 349              | 277  | ..               | 248   | 92                                | ..           | ..   | 107   | 3   | 289                       | 27                 |
| 57 | 153                     | 6222             | 2221   | 878              | 4308  | 3240                              | ..           | 4308 | 793   | 144   | 7118                      | 186                |
| 58 | 58                      | 955              | 433  | ..               | 330   | 746                               | ..           | ..   | 326   | ..  | 1100                      | 19                 |
| 59 | *68                     | 4442             | 1299   | 173              | 3421  | 1509                              | ..           | ..   | 644   | 36  | 2181                      | 230                |
| 60 | 76                      | 1590             | 877  | 240              | 1968  | 460                               | ..           | ..   | 429   | 18  | 790                       | 30                 |
|    |                         |                  |  |                  |   |                                   |              |      |   |   |                           |                    |
|    | 1594                    | 32978            | 17303  | 7741             | 28265   | 23773                             | 320          | 5807 | 10166                                       | 777   | 36751                     | 1741               |
| 61 | 51                      | 1064             | 1121   | 249              | 536   | 2544                              | ..           | 40   | 79  | 44  | 2893                      | 77                 |
| 62 | 77                      | 2054             | 3113   | 256              | 2861  | 1975                              | ..           | 990  | 649   | 29  | 2073                      | 200                |
| 63 | 15                      | 94               | ..   | ..               | ..  | ..                                | ..           | ..   | ..  | ..  | ..                        | ..                 |
| 64 | 114                     | 5997             | 16000  | 1058             | 19633   | 6510                              | ..           | 296  | 4473  | 160   | 10231                     | 42                 |
| 65 | 14                      | 59               | 14   | 13               | 66  | 30                                | ..           | 3    | 60  | 6   | 139                       | 3                  |
| 66 | 60                      | 114              | ..   | 48               | 7   | ..                                | ..           | ..   | ..  | ..  | ..                        | ..                 |
| 67 | 138                     | 1066             | 1468   | 157              | 536   | 189                               | ..           | 1448 | 5   | 10  | 322                       | 22                 |
| 68 | 25                      | 163              | 129  | 12               | ..  | 182                               | ..           | 11   | 163   | 12  | 480                       | ..                 |
| 69 | 28                      | 19               | ..   | ..               | ..  | ..                                | ..           | ..   | ..  | ..  | ..                        | ..                 |
|    |                         |                  |  |                  |   |                                   |              |      |   |   |                           |                    |
|    | 522                     | 10630            | 21845  | 1793             | 23639   | 11430                             | ..           | 2728 | 5429  | 261   | 16138                     | 344                |
| 70 | 87                      | 5432             | 477  | ..               | 302   | 385                               | ..           | ..   | 692   | 25  | 704                       | ..                 |
| 71 | 34                      | 94               | 68   | ..               | ..  | 12                                | ..           | 26   | 138   | ..  | 227                       | 3                  |
| 72 | 125                     | 368              | ..   | 3231             | 228   | 552                               | ..           | 802  | 2737  | 28  | 4922                      | 105                |
| 73 | 17                      | 120              | 543  | 8                | 50  | 56                                | 581          | 2    | 105   | 4   | 263                       | 20                 |
| 74 | 62                      | 965              | 1126   | ..               | ..  | 395                               | 1326         | 97   | 422   | 25  | 1782                      | 9                  |
| 75 | 670                     | 1383             | 8268   | ..               | 3494  | 2206                              | ..           | 4037 | ..  | ..  | ..                        | ..                 |
| 76 | 21                      | 69               | ..   | ..               | 2   | ..                                | ..           | 67   | ..  | ..  | ..                        | ..                 |
| 77 | 49                      | 1354             | 6786   | 81               | 3208  | 3717                              | ..           | 1105 | 9751  | 106   | 13117                     | 166                |
| 78 | 135                     | 421              | 181  | 244              | 202   | 486                               | ..           | 152  | 860   | 44  | 2600                      | 26                 |
| 79 | 189                     | 2280             | 4387   | 586              | 5052  | 1919                              | ..           | 25   | 3581  | 80  | 5701                      | 251                |
| 80 | 191                     | 617              | 815  | ..               | 1850  | 290                               | ..           | 90   | 925   | 28  | 1705                      | ..                 |
| 81 | 8                       | 14               | 43   | ..               | ..  | ..                                | ..           | 130  | ..  | ..  | ..                        | ..                 |
| 82 | 444                     | 3555             | 44776  | 1777             | 324   | 325                               | 49648        | 27   | 218   | 28  | 290                       | 51                 |
| 83 | 55                      | 402              | 334  | 19               | 152   | 299                               | ..           | 47   | 324   | 13  | 964                       | 11                 |
| 84 | 53                      | 222              | 116  | ..               | 40  | 67                                | ..           | 1    | 266   | 12  | 429                       | 6                  |
| 85 | 96                      | 480              | 140  | ..               | ..  | ..                                | ..           | ..   | ..  | ..  | ..                        | ..                 |
| 86 | 827                     | 20535            | 2625   | ..               | 19844   | 87                                | ..           | 3273 | 827   | 248   | 3186                      | 163                |
|    |                         |                  |  |                  |   |                                   |              |      |   |   |                           |                    |
|    | 3063                    | 37711            | 70685  | 5896             | 34688   | 10796                             | 51555        | 9881 | 20846                                       | 641   | 35890                     | 811                |
| 87 | 80                      | 400              | ..   | 11               | 112   | 118                               | ..           | ..   | 120   | 7   | 405                       | 11                 |
| 88 | 61                      | 576              | 53   | 20               | 543   | 82                                | ..           | 21   | 180   | 8   | 425                       | 35                 |
| 89 | 189                     | 1015             | 930  | ..               | 1442  | 289                               | ..           | 4    | 584   | 19  | 991                       | 91                 |
| 90 | 323                     | 11414            | 5142   | 695              | 14633   | 524                               | ..           | 801  | 2113  | 40  | 3701                      | 1294               |
| 91 | 707                     | 20799            | 18513  | 7880             | 36057   | 7475                              | ..           | 864  | 8212  | 420   | 29608                     | 1800               |
| 92 | 51                      | 412              | 169  | 17               | 457   | 158                               | ..           | 5    | 77  | 7   | 325                       | 43                 |
| 93 | 10                      | 245              | ..   | ..               | ..  | ..                                | ..           | ..   | ..  | ..  | ..                        | ..                 |
| 94 | 38                      | 1307             | 2548   | 48               | 3779  | 167                               | ..           | ..   | 381   | 25  | 1146                      | ..                 |
| 95 | 267                     | 4141             | 6936   | 212              | 7964  | 1210                              | ..           | 31   | 2202  | 60  | 3115                      | 661                |
| 96 | 25                      | 454              | 130  | 2                | 598   | 57                                | ..           | ..   | 137   | 6   | 351                       | 61                 |
| 97 | 117                     | 728              | 213  | 101              | 500   | 146                               | ..           | 12   | 329   | 10  | 672                       | 74                 |
| 98 | 111                     | 284              | 173  | 12               | 463   | 44                                | ..           | ..   | 136   | 9   | 411                       | 47                 |
| 99 | 25                      | 10               | ..   | ..               | ..  | ..                                | ..           | ..   | 5   | ..  | ..                        | ..                 |
|    |                         |                  |  |                  |   |                                   |              |      |   |   |                           |                    |
|    | 2004                    | 41785            | 34807  | 8998             | 66548   | 10270                             | ..           | 1738 | 14476                                       | 611   | 41150                     | 4117               |

|| Societies.

| OBJECT OF MANUFACTURE.       |   | NAME OF SOCIETY.                                 |    |
|------------------------------|---|--|----|
| ENGLAND AND WALES—Continued. |   |  |    |
| (c) Metal Workers.           | Needles.....                                    | Alcester Needle Makers .....                     | 44 |
|                              | Nails.....                                      | Bromsgrove Nail Forgers .....                    | 45 |
|                              | Watches.....                                    | Andrews Watch Manufacturing (Coventry) .....     | 46 |
|                              | ".....  | Coventry Watch .....                             | 47 |
|                              | Cutlery.....                                    | Sheffield Cutlery .....                          | 48 |
|                              | ".....  | " Federated Cutlers .....                        | 49 |
|                              | ".....  | Trade Unionists' Sheep Shear Manufac. ....       | 50 |
|                              | Locks, &c.....                                  | †Midland Locksmiths (Willenhall) .....           | 51 |
|                              | ".....  | Walsall Padlock.....                             | 52 |
|                              | Machines, &c.....                               | Keighley Iron Works .....                        | 53 |
| ".....                       | Co-operative Engineers (Leicester) .....        | 54   |    |
| ".....                       | ‡London Electrical Engineers .....              | 55   |    |
| ".....                       | " General Engineers .....                       | 56   |    |
| Hardware.....                | Dudley Bucket and Fender .....                  | 57   |    |
| Tin, &c.....                 | Midland Tinplate Workers (Birmingham) .....     | 58   |    |
| Clog Iron and Sundries ..... | Northern Iron and Tinplate .....                | 59   |    |
|                              | Calderdale Clog Sundries Manufac. (Walsden).... | 60   |    |
| Total .....                  |   |  |    |
| (d) Wood Workers.            | Cabinet Making, &c. ....                        | Bolton Cabinet Makers .....                      | 61 |
|                              | ".....  | Bradford .....                                   | 62 |
|                              | ".....  | *Leicester Cabinet Makers and Wood Workers....   | 63 |
|                              | Carriage Builders.....                          | Newcastle-on-Tyne Household Furnishing.....      | 64 |
|                              | Ship Building, &c. ....                         | †Leicester Carriage Builders and Wheelwrights .. | 65 |
|                              | ".....  | *Hull General Shipwrights .....                  | 66 |
|                              | Baskets.....                                    | Medway Ship Building .....                       | 67 |
|                              | ".....  | Leicester Basket Makers .....                    | 68 |
| ".....                       | Martley Basket Makers .....                     | 69   |    |
| Total .....                  |   |  |    |
| (e) Building, &c.            | Building, &c. ....                              | ‡Amalgamated Builders (Manchester) .....         | 70 |
|                              | ".....  | Bradford Builders.....                           | 71 |
|                              | ".....  | Co-operative Builders (Camberwell) .....         | 72 |
|                              | ".....  | Coventry Builders.....                           | 73 |
|                              | ".....  | Derby .....                                      | 74 |
|                              | ".....  | ‡General Builders (London) .....                 | 75 |
|                              | ".....  | ‡Halifax Builders .....                          | 76 |
|                              | ".....  | Haslemere Builders .....                         | 77 |
|                              | ".....  | Hull General Builders.....                       | 78 |
|                              | ".....  | Kettering Builders .....                         | 79 |
|                              | ".....  | Leicester .....                                  | 80 |
|                              | ".....  | ‡London and County Builders .....                | 81 |
|                              | ".....  | Lincoln Land and Building .....                  | 82 |
|                              | ".....  | Oxford Builders.....                             | 83 |
| ".....                       | Sheffield Builders .....                        | 84   |    |
| Tiles &c. ....               | *Mosaic Workers (London) .....                  | 85   |    |
| Quarrying .....              | North Wales Quarries (Bethesda) .....           | 86   |    |
| Total .....                  |   |  |    |
| (f) Printing & Bookbinding.  | Bookbinding .....                               | Bookbinders (London) .....                       | 87 |
|                              | Printing .....                                  | Birmingham Printers .....                        | 88 |
|                              | ".....  | Blackpool Union Printers.....                    | 89 |
|                              | ".....  | Co-operative Newspaper (Manchester) .....        | 90 |
|                              | ".....  | Co-operative Printing (Manchester) .....         | 91 |
|                              | ".....  | Derby Printers .....                             | 92 |
|                              | ".....  | *Garden City Press (Hitchin).....                | 93 |
|                              | ".....  | Hull Printers .....                              | 94 |
|                              | ".....  | Leicester Printers.....                          | 95 |
|                              | ".....  | Long Eaton Printers .....                        | 96 |
|                              | ".....  | Nottingham Printers .....                        | 97 |
|                              | ".....  | Plymouth Printers .....                          | 98 |
|                              | ".....  | §South-Western Labour Journal (Plymouth) .....   | 99 |
|                              | Total .....                                     |  |    |



|    | Sales during the Year. | NET PROFIT: HOW DIVIDED. |                       |              |                |              |                      |               |             |                       |                      |
|----|------------------------|--------------------------|-----------------------|--------------|----------------|--------------|----------------------|---------------|-------------|-----------------------|----------------------|
|    |                        | Profits during the Year. | Loss during the Year. | To Capital.  |                | To Labour.   |                      | To Purchaser. |             | Subscriptions.        |                      |
|    |                        |                          |                       | Amount Paid. | Rate per cent. | Amount Paid. | Rate per £ on Wages. | Amount Paid.  | Rate per £. | Educational Purposes. | Charitable Purposes. |
| 44 | £ 2074                 | £ 4                      | ..                    | £            | £              | £            | s. d.                | £             | s. d.       | £                     | £                    |
| 45 | 1812                   | 167                      | ..                    | 57           | 5              | 22           | 0 8                  | 27            | 0 4         | 13                    | 27                   |
| 46 | 811                    | ..                       | 25                    | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 47 | 2453                   | 43                       | ..                    | 100          | 5              | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 48 | 1579                   | 174                      | ..                    | 50           | 5              | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 49 | 1199                   | ..                       | 30                    | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 50 | 14023                  | 1429                     | ..                    | 170          | 10             | 536          | 2 0                  | ..            | ..          | ..                    | ..                   |
| 51 | ..                     | ..                       | ..                    | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 52 | 19670                  | 1028                     | ..                    | 284          | 8              | 600          | 1 3                  | ..            | ..          | 25                    | 25                   |
| 53 | 16302                  | 1012                     | ..                    | 480          | 7½             | 49           | 0 3                  | 376           | 0 6         | 8                     | 3                    |
| 54 | 2231                   | 96                       | ..                    | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 55 | 77                     | ..                       | ..                    | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 56 | 447                    | ..                       | 67                    | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 57 | 23589                  | 2246                     | ..                    | 833          | 13½            | 570          | 1 9                  | 749           | 0 8         | 69                    | 23                   |
| 58 | 2960                   | 100                      | ..                    | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 59 | 5315                   | 284                      | ..                    | 222          | 5              | ..           | ..                   | 62            | 0 4         | ..                    | ..                   |
| 60 | 3150                   | 156                      | ..                    | 78           | 5              | 19           | 0 6                  | 69            | 0 6         | ..                    | ..                   |
|    | 97692                  | 6679                     | 122                   | 2274         | ..             | 1796         | ..                   | 1283          | ..          | 115                   | 78                   |
| 61 | 5453                   | 111                      | ..                    | 51           | 5              | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 62 | 5383                   | 216                      | ..                    | 101          | 5              | 20           | 0 4                  | 80            | 0 4         | ..                    | ..                   |
| 63 | ..                     | ..                       | ..                    | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 64 | 21852                  | 256                      | ..                    | 251          | 5              | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 65 | 214                    | 13                       | ..                    | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 66 | ..                     | ..                       | ..                    | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 67 | 1575                   | 116                      | ..                    | 41           | 5              | 22           | 1 3                  | 21            | 1 0         | 1                     | ..                   |
| 68 | 1010                   | ..                       | 70                    | 21           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 69 | 17                     | 1                        | ..                    | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
|    | 35504                  | 713                      | 70                    | 465          | ..             | 42           | ..                   | 101           | ..          | 1                     | ..                   |
| 70 | 1375                   | ..                       | 327                   | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 71 | 237                    | 9                        | ..                    | 2            | ..             | 3            | ..                   | ..            | ..          | ..                    | ..                   |
| 72 | 10644                  | 740                      | ..                    | 26           | 7½             | 394          | 1 8                  | ..            | ..          | 30                    | 8                    |
| 73 | 488                    | ..                       | 4                     | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 74 | 4564                   | ..                       | 97                    | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 75 | 10041                  | ..                       | ..                    | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 76 | 38                     | 3                        | ..                    | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 77 | 35395                  | 1335                     | ..                    | 610          | 7½             | 368          | 0 7                  | ..            | ..          | 89                    | 169                  |
| 78 | 6705                   | 264                      | ..                    | 19           | 5              | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 79 | 18711                  | 633                      | ..                    | 191          | 5              | 118          | 0 5                  | 89            | 0 5         | 17                    | 25                   |
| 80 | 4250                   | 21                       | ..                    | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 81 | 445                    | 50                       | ..                    | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 82 | 8000                   | 575                      | ..                    | 240          | 7½             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 83 | 1772                   | 57                       | ..                    | 20           | 6              | 15           | ..                   | 9             | ..          | 2                     | 2                    |
| 84 | 1002                   | ..                       | 30                    | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 85 | ..                     | ..                       | ..                    | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 86 | 3598                   | 61                       | ..                    | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
|    | 107265                 | 3748                     | 458                   | 1108         | ..             | 698          | ..                   | 98            | ..          | 138                   | 204                  |
| 87 | 807                    | 58                       | ..                    | ..           | ..             | ..           | ..                   | ..            | ..          | 3                     | ..                   |
| 88 | 1135                   | 72                       | ..                    | 22           | 5              | 12           | 1 0                  | 12            | 0 6         | 5                     | ..                   |
| 89 | 2681                   | 71                       | ..                    | 50           | 5              | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 90 | 16373                  | 1380                     | ..                    | 653          | 5              | ..           | ..                   | ..            | ..          | ..                    | 30                   |
| 91 | 78480                  | 4899                     | ..                    | 1514         | 7½             | 667          | 0 6                  | 804           | 0 6         | 1                     | 189                  |
| 92 | 784                    | 94                       | ..                    | 24           | 5              | 21           | 1 5½                 | 18            | 0 8½        | 2                     | ..                   |
| 93 | ..                     | ..                       | ..                    | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 94 | 1938                   | 110                      | ..                    | 56           | 5              | 12           | ..                   | ..            | ..          | 4                     | 2                    |
| 95 | 8624                   | 619                      | ..                    | 237          | 6              | 107          | 0 8                  | 147           | 0 4         | 35                    | 48                   |
| 96 | 742                    | 38                       | ..                    | 20           | ..             | 10           | ..                   | 4             | ..          | 1                     | ..                   |
| 97 | 1395                   | ..                       | 13                    | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 98 | 1663                   | 68                       | ..                    | 11           | 5              | 15           | 0 9                  | 8             | ..          | 3                     | 4                    |
| 99 | 32                     | ..                       | ..                    | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
|    | 114654                 | 7409                     | 13                    | 2587         | ..             | 844          | ..                   | 993           | ..          | 54                    | 273                  |

† Six months' trading only.

§ Five months' trading only.

| OBJECT OF MANUFACTURE.                         |                                   | NAME OF SOCIETY.                                     |     |
|--|-----------------------------------|--|-----|
| ENGLAND AND WALES—Continued                    |                                   |  |     |
| (e) <i>Corn Milling.</i>                       | Corn Milling .....                | Colne Vale Corn Millers .....                        | 100 |
|  | " .....                           | Derwent Flour Mills .....                            | 101 |
|  | " .....                           | Halifax Flour .....                                  | 102 |
|  | " .....                           | Northallerton Corn Mill .....                        | 103 |
|  | " .....                           | Star Corn Millers (Oldham) .....                     | 104 |
|  | " .....                           | Ripon Flour, &c. ....                                | 105 |
|  | " .....                           | Rochdale Corn Mill .....                             | 106 |
|  | " .....                           | Sowerby Bridge Flour .....                           | 107 |
|  |                                   | Total .....  |     |
| (f) <i>Baking</i>                              | Baking .....                      | Alfred Joint Stock Bread Flour .....                 | 108 |
|  | " .....                           | Codnor Park and Selston Baking .....                 | 109 |
|  | " .....                           | Cymmer, Corrwg. and Gwynfi Bakery .....              | 110 |
|  | " .....                           | <sup>a</sup> Greenwich Bread and Flour .....         | 111 |
|  | " .....                           | <sup>a</sup> Nottingham Bakers .....                 | 112 |
|  |                                   | Total .....  |     |
| (i) <i>Various.</i>                            | Bass Dressers .....               | London Bass Dressers .....                           | 113 |
|  | Brushes .....                     | <sup>b</sup> British Bone Brush (London) .....       | 114 |
|  | " .....                           | Huddersfield Brush Manufacturing .....               | 115 |
|  | Cocoa, &c. ....                   | <sup>b</sup> London Productive .....                 | 116 |
|  | Grocery Sundries, &c. ....        | Co-operative Sundries (Droylsden) .....              | 117 |
|  | " .....                           | <sup>*</sup> Morning Star Sundries (Leicester) ..... | 118 |
|  | Mats, &c. ....                    | Dudley Mat Workers .....                             | 119 |
|  | Mineral Water Manufacturers ..... | Blackpool Mineral Water Supply .....                 | 120 |
|  | " .....                           | Licensed Trade Supply (Coventry) .....               | 121 |
|  | Pianofortes .....                 | Bristol Pianoforte .....                             | 122 |
|  | Photographs .....                 | Co-operative Photographers (Strood) .....            | 123 |
|  | Typewriting .....                 | London Typewriters .....                             | 124 |
|  | Umbrellas .....                   | <sup>†</sup> Derby Umbrella Manufacturers .....      | 125 |
|  |                                   | Total .....  |     |
| SCOTLAND.                                      |                                   |  |     |
| (A) <i>Cotton and Wool.</i> —Woollen & Cotton  |                                   | Paisley Manufacturing .....                          | 126 |
| (E) <i>Quarrying</i> .....                     |                                   | Condorrat Quarrying .....                            | 127 |
| (F) <i>Printing and Bookbinding.</i> —Printing |                                   | Edinburgh Printing .....                             | 128 |
| " " "  |                                   | Glasgow—Labour Literature Society .....              | 129 |
| " " "  |                                   | " Scottish Newspaper .....                           | 130 |
|  |                                   | Total .....  |     |
| (H) <i>Baking</i> .....                        |                                   | Abernethy Baking .....                               | 131 |
| " .....  |                                   | Alva Baking .....                                    | 132 |
| " .....  |                                   | <sup>b</sup> Auchterarder Baking .....               | 133 |
| " .....  |                                   | Bainsford and Grahamston Baking .....                | 134 |
| " .....  |                                   | Burntisland Bread .....                              | 135 |
| " .....  |                                   | <sup>b</sup> Carronshore Baking .....                | 136 |
| " .....  |                                   | Chapelhall Federated Baking .....                    | 137 |
| " .....  |                                   | <sup>c</sup> Dalry Baking .....                      | 138 |
| " .....  |                                   | Glasgow United Baking .....                          | 139 |
| " .....  |                                   | Hamilton Baking .....                                | 140 |
| " .....  |                                   | Kettle Baking .....                                  | 141 |
| " .....  |                                   | Newburgh and Mount Pleasant Baking .....             | 142 |
| " .....  |                                   | Stenhousemuir Baking .....                           | 143 |
| " .....  |                                   | Tillicoultry Baking .....                            | 144 |
|  |                                   | Total .....  |     |

\* Six months only.

† Only just commenced business at end of 1903.

|     | No. of<br>Mem-<br>bers. | LIABILITIES.      |  |                  | ASSETS.   |                                   |              |        |   | No. of<br>Em-<br>ployees<br>on<br>Dec. 31st | EXPENSES.                 |                   |
|-----|-------------------------|-------------------|--|------------------|---|-----------------------------------|--------------|--------|---|---|---------------------------|-------------------|
|     |                         | Share<br>Capital. | Loans,<br>including<br>any<br>Overdraft<br>from<br>Bank. | Reserve<br>Fund. | Value of<br>Land,<br>Buildings,<br>Machin-<br>ery, and<br>Fixed<br>Stock. | Value of<br>Stock<br>in<br>Trade. | Investments. |        | Owing<br>to the<br>Society<br>for<br>Goods. |   | Salaries<br>and<br>Wages. | Depre-<br>ciation |
|     |                         | £                 | £  | £                | £   | £                                 | £            | £      | £   |   | £                         | £                 |
| 100 | 50                      | 12216             | 10052  | 1555             | 11029   | 5124                              | ..           | 5091   | 5165  | 31  | 2246                      | 832               |
| 101 | 10                      | 17590             | 14223  | 201              | 12539   | 7300                              | ..           | 10931  | 2678  | 42  | 3670                      | 2104              |
| 102 | 1127                    | 106285            | ..   | 2000             | 39950   | 23083                             | ..           | 41243  | 24212                                       | 78  | 6876                      | 3178              |
| 103 | 590                     | 1733              | 2177   | ..               | 3295  | 759                               | ..           | 37     | 2128  | 8   | 574                       | ..                |
| 104 | 170                     | 50476             | 11980  | 1850             | 29710   | 16689                             | ..           | 13359  | 8792  | 71  | 5500                      | 2640              |
| 105 | 84                      | 438               | 2625   | 2590             | 2952  | 787                               | ..           | ..     | 1950  | 10  | 652                       | ..                |
| 106 | 654                     | 57920             | ..   | ..               | 19669   | 17625                             | 740          | 14564  | 6083  | 67  | 5174                      | 1581              |
| 107 | 2662                    | 104543            | ..   | 649              | 51686   | 29049                             | ..           | 572    | 20917                                       | 125   | 9199                      | 2891              |
|     | 5347                    | 351201            | 41057  | 8845             | 170860  | 100416                            | 740          | 86397  | 71915                                       | 432   | 33881                     | 13226             |
| 108 | 288                     | 1664              | 650  | 110              | 2324  | 362                               | ..           | 57     | 211   | 17  | 1168                      | ..                |
| 109 | 10                      | 1100              | 250  | ..               | 1179  | 102                               | ..           | ..     | ..  | 4   | 267                       | 6                 |
| 110 | 7                       | 200               | ..   | 154              | 100   | 79                                | ..           | 174    | 58  | 3   | 228                       | 63                |
| 111 | 97                      | 938               | ..   | 34               | 692   | 39                                | 213          | ..     | 49  | 3   | 252                       | ..                |
| 112 | 51                      | 180               | 190  | ..               | 112   | 39                                | ..           | ..     | 179   | 3   | 211                       | 57                |
|     | 453                     | 4082              | 1030   | 298              | 4407  | 621                               | 213          | 281    | 497   | 30  | 2126                      | 126               |
| 113 | 80                      | 724               | 270  | 640              | ..  | 768                               | ..           | 1093   | 679   | 19  | 1410                      | ..                |
| 114 | 54                      | 104               | 307  | ..               | 69  | 50                                | ..           | 18     | ..  | ..  | ..                        | ..                |
| 115 | 101                     | 2130              | ..   | 69               | 1218  | 1026                              | ..           | 101    | 192   | 28  | 1413                      | 39                |
| 116 | 158                     | 1951              | 795  | ..               | 440   | 51                                | ..           | 1689   | ..  | ..  | ..                        | ..                |
| 117 | 347                     | 10436             | 1966   | 2934             | 5145  | 7125                              | ..           | 2315   | 2762  | 100   | 5789                      | 450               |
| 118 | 51                      | 210               | 5  | ..               | 26  | 255                               | ..           | 99     | 169   | 5   | 113                       | ..                |
| 119 | 9                       | 45                | ..   | ..               | ..  | 42                                | ..           | ..     | 3   | 1   | 73                        | ..                |
| 120 | 503                     | 3207              | 1839   | ..               | 4328  | 302                               | ..           | ..     | 87  | 14  | 674                       | 172               |
| 121 | 229                     | 1642              | 1850   | 46               | 3292  | 417                               | ..           | ..     | 71  | 11  | 788                       | 285               |
| 122 | 16                      | 363               | 774  | 101              | ..  | 573                               | ..           | ..     | 1023  | 6   | 497                       | 5                 |
| 123 | 25                      | 97                | ..   | 1                | ..  | 109                               | ..           | 11     | ..  | 2   | 90                        | ..                |
| 124 | 29                      | 193               | ..   | ..               | 84  | 58                                | ..           | 11     | 39  | 4   | 214                       | 8                 |
| 125 | ..                      | ..                | ..   | ..               | ..  | ..                                | ..           | ..     | ..  | ..  | ..                        | ..                |
|     | 1602                    | 21102             | 7806   | 3811             | 14602   | 10776                             | ..           | 5277   | 5225  | 190   | 11061                     | 959               |
| 126 | 2292                    | 338'9             | 41509  | 3827             | 26575   | 26075                             | ..           | 24296  | 5548  | 365   | 16417                     | 982               |
| 127 | 80                      | 431               | 1350   | 312              | ..  | 900                               | ..           | ..     | 971   | 24  | 40                        | 24                |
| 128 | 150                     | 10000             | 6562   | 2942             | 14917   | 554                               | ..           | 860    | 3737  | 95  | 4982                      | 333               |
| 129 | 228                     | 912               | 369  | 50               | 575   | 214                               | ..           | ..     | 618   | 14  | ..                        | 97                |
| 130 | 43                      | 139               | 25   | 145              | ..  | ..                                | ..           | 911    | 285   | 1   | 316                       | ..                |
|     | 421                     | 11051             | 6956   | 3137             | 15492   | 768                               | ..           | 1771   | 4640  | 110   | 5298                      | 430               |
| 131 | 120                     | 160               | ..   | 155              | 400   | 91                                | ..           | 120    | 40  | 3   | 160                       | ..                |
| 132 | 705                     | 6902              | 70   | 84               | 4286  | 534                               | ..           | 3892   | 241   | 10  | 722                       | 120               |
| 133 | 255                     | 411               | 469  | ..               | 183   | 142                               | ..           | 605    | ..  | ..  | ..                        | ..                |
| 134 | 2328                    | 23208             | ..   | 134              | 12865   | 1404                              | ..           | 9766   | 924   | 39  | 2800                      | 692               |
| 135 | 277                     | 1384              | ..   | 156              | 1000  | 238                               | ..           | 301    | ..  | ..  | 340                       | ..                |
| 136 | 248                     | 1246              | 161  | ..               | 698   | 310                               | ..           | 454    | ..  | ..  | ..                        | ..                |
| 137 | 8                       | 1251              | 9027   | 312              | 3317  | 1115                              | ..           | 5330   | 619   | 27  | 2069                      | 448               |
| 138 | ..                      | ..                | ..   | ..               | ..  | ..                                | ..           | ..     | ..  | ..  | ..                        | ..                |
| 139 | 1181                    | 100202            | 183848   | 37238            | 159442  | 39653                             | 2158         | 111648 | 12522                                       | 1176  | 64157                     | 8852              |
| 140 | 8                       | 4738              | 10023  | 434              | 10315   | 1684                              | ..           | 4154   | 1222  | 55  | 4171                      | 625               |
| 141 | 490                     | 1421              | ..   | 133              | 793   | 425                               | ..           | 874    | 37  | 9   | 562                       | 56                |
| 142 | 306                     | 518               | ..   | 121              | 76  | 231                               | ..           | 312    | 24  | 4   | 260                       | 5                 |
| 143 | 1018                    | 9377              | ..   | 155              | 3492  | 775                               | 1000         | 3838   | 1186  | 16  | 1194                      | 195               |
| 144 | 978                     | 9558              | 2100   | 148              | 4799  | 824                               | ..           | 5482   | ..  | 13  | 896                       | 195               |
|     | 6872                    | 160316            | 205698   | 39070            | 201666  | 46426                             | 3153         | 146776 | 16815                                       | 1352  | 77331                     | 11188             |

† Societies.

## OBJECT OF MANUFACTURE.

## NAME OF SOCIETY.

ENGLAND AND WALES—*Continued.*

|                          |                    |                                  |     |
|--------------------------|--------------------|----------------------------------|-----|
| (G) <i>Corn Milling.</i> | Corn Milling ..... | Colne Vale Corn Millers .....    | 100 |
|                          | " .....            | Derwent Flour Mills .....        | 101 |
|                          | " .....            | Halifax Flour .....              | 102 |
|                          | " .....            | Northallerton Corn Mill .....    | 103 |
|                          | " .....            | Star Corn Millers (Oldham) ..... | 104 |
|                          | " .....            | Ripon Flour, &c .....            | 105 |
|                          | " .....            | Rochdale Corn Mill .....         | 106 |
|                          | " .....            | Sowerby Bridge Flour .....       | 107 |

Total .....

|                    |              |   |     |
|--------------------|--------------|---|-----|
| (H) <i>Baking.</i> | Baking ..... | Alfred Joint Stock Bread Flour .....    | 108 |
|                    | " .....      | Codnor Park and Selston Baking .....    | 109 |
|                    | " .....      | Cymmer, Corrwg, and Gwynfi Bakery ..... | 110 |
|                    | " .....      | aGreenwich Bread and Flour .....        | 111 |
|                    | " .....      | aNottingham Bakers .....                | 112 |

Total .....

|                     |                                   |   |     |
|---------------------|-----------------------------------|---|-----|
| (I) <i>Various.</i> | Bass Dressers .....               | London Bass Dressers .....                | 113 |
|                     | Brushes .....                     | bBritish Bone Brush (London) .....        | 114 |
|                     | " .....                           | Huddersfield Brush Manufacturing .....    | 115 |
|                     | Cocoa, &c .....                   | bLondon Productive .....                  | 116 |
|                     | Grocery Sundries, &c. ....        | Co-operative Sundries (Droylsden) .....   | 117 |
|                     | " .....                           | *Morning Star Sundries (Leicester) .....  | 118 |
|                     | Mats &c. ....                     | Dudley Mat Workers .....                  | 119 |
|                     | Mineral Water Manufacturers ..... | Blackpool Mineral Water Supply .....      | 120 |
|                     | " .....                           | Licensed Trade Supply (Coventry) .....    | 121 |
|                     | Pianofortes .....                 | Bristol Pianoforte .....                  | 122 |
|                     | Photographs .....                 | Co-operative Photographers (Strood) ..... | 123 |
|                     | Typewriting .....                 | London Typewriters .....                  | 124 |
|                     | Umbrellas .....                   | †Derby Umbrella Manufacturers .....       | 125 |

Total .....

## SCOTLAND.

|   |   |     |
|---|---|-----|
| (A) <i>Cotton and Wool</i> —Woollen & Cotton .....  | Paisley Manufacturing .....             | 126 |
| (E) <i>Quarrying</i> .....                          | Condorrat Quarrying .....               | 127 |
| (F) <i>Printing and Bookbinding</i> —Printing ..... | Edinburgh Printing .....                | 128 |
| " .....   | Glasgow Labour Literature Society ..... | 129 |
| " .....   | " Scottish Newspaper .....              | 130 |

Total .....

|                          |  |     |
|--------------------------|--|-----|
| (H) <i>Baking.</i> ..... | Abernethy Baking .....                   | 131 |
| " .....                  | Alva Baking .....                        | 132 |
| " .....                  | bAuchterarder Baking .....               | 133 |
| " .....                  | Bainsford and Grahamston Baking .....    | 134 |
| " .....                  | Burntisland Bread .....                  | 135 |
| " .....                  | bCarronshore Bread .....                 | 136 |
| " .....                  | Chapelhall Federated Baking .....        | 137 |
| " .....                  | cDalry Baking .....                      | 138 |
| " .....                  | Glasgow United Baking .....              | 139 |
| " .....                  | Hamilton Baking .....                    | 140 |
| " .....                  | Kettle Baking .....                      | 141 |
| " .....                  | Newburgh and Mount Pleasant Baking ..... | 142 |
| " .....                  | Stenhousemuir Baking .....               | 143 |
| " .....                  | Tillicoultry Baking .....                | 144 |

Total .....

\* Six months only.

† Only just commenced business at end of 1903.



|     | Sales during the Year. | NET PROFIT: HOW DIVIDED. |                       |              |                |              |                      |               |             |                       |                      |
|-----|------------------------|--------------------------|-----------------------|--------------|----------------|--------------|----------------------|---------------|-------------|-----------------------|----------------------|
|     |                        | Profits during the Year. | Loss during the Year. | To Capital.  |                | To Labour.   |                      | To Purchaser. |             | Subscriptions.        |                      |
|     |                        |                          |                       | Amount Paid. | Rate per cent. | Amount Paid. | Rate per £ on Wages. | Amount Paid.  | Rate per £. | Educational Purposes. | Charitable Purposes. |
|     | £                      | £                        | £                     | £            | £              | £            | s. d.                | £             | s. d.       | £                     | £                    |
| 100 | 89025                  | 4592                     | ..                    | 604          | 5              | 94           | 0 10½                | 3272          | 0 10½       | ..                    | ..                   |
| 101 | 131219                 | 2213                     | ..                    | 879          | 5              | ..           | ..                   | 1133          | 0 3         | ..                    | ..                   |
| 102 | 350314                 | 32717                    | ..                    | 4372         | 4½             | ..           | ..                   | 27225         | 1 8         | 18                    | 48                   |
| 103 | 11310                  | ..                       | 1380                  | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 104 | 294167                 | 5161                     | ..                    | 2494         | 5              | ..           | ..                   | 225           | ..          | ..                    | 35                   |
| 105 | 7855                   | 83                       | ..                    | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 106 | 167017                 | 1442                     | ..                    | 794          | 1½             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 107 | 382248                 | 32006                    | ..                    | 4321         | 4½             | ..           | ..                   | 25783         | 1 7         | ..                    | 66                   |
|     | 1373155                | 78214                    | 1380                  | 13464        | ..             | 94           | ..                   | 57638         | ..          | 18                    | 149                  |
| 108 | 9835                   | 1649                     | ..                    | 124          | 7½             | ..           | ..                   | 1555          | 3 4         | ..                    | 35                   |
| 109 | 1739                   | 67                       | ..                    | 60           | 5              | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 110 | 1726                   | 196                      | ..                    | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 111 | 1524                   | 107                      | ..                    | ..           | ..             | ..           | ..                   | 70            | 1 0         | ..                    | ..                   |
| 112 | 1123                   | ..                       | 145                   | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
|     | 15947                  | 2019                     | 145                   | 184          | ..             | ..           | ..                   | 1625          | ..          | ..                    | 35                   |
| 113 | 5382                   | 622                      | ..                    | 50           | 5              | 247          | 4 0                  | ..            | ..          | 16                    | 34                   |
| 114 | 627                    | ..                       | ..                    | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 115 | 4343                   | 320                      | ..                    | 96           | 5              | 51           | 0 9                  | 150           | 0 9         | 7                     | ..                   |
| 116 | 1262                   | ..                       | 256                   | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 117 | 36713                  | 2227                     | ..                    | 652          | 6½             | 245          | 1 3                  | 831           | 0 6         | ..                    | 24                   |
| 118 | 621                    | 5                        | ..                    | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 119 | 64                     | ..                       | 45                    | ..           | ..             | 1            | ..                   | ..            | ..          | ..                    | ..                   |
| 120 | 1628                   | ..                       | 293                   | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | 1                    |
| 121 | 2641                   | 155                      | ..                    | 81           | 5              | 3            | ..                   | 67            | 0 6         | ..                    | ..                   |
| 122 | 1403                   | 125                      | ..                    | 18           | 5              | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 123 | 256                    | 11                       | ..                    | 5            | 5              | ..           | 0 4                  | 1             | 0 11        | 1                     | ..                   |
| 124 | 409                    | 4                        | ..                    | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 125 | ..                     | ..                       | ..                    | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
|     | 55349                  | 3469                     | 594                   | 902          | ..             | 547          | ..                   | 1049          | ..          | 24                    | 59                   |
| 126 | 90679                  | 5658                     | ..                    | 1674         | 5              | 550          | 0 9                  | 3101          | 0 9         | 44                    | 140                  |
| 127 | 5553                   | ..                       | 66                    | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 128 | 9768                   | 900                      | ..                    | 725          | 7½             | 105          | 0 6½                 | ..            | ..          | ..                    | 25                   |
| 129 | 2013                   | 92                       | ..                    | 45           | ..             | ..           | ..                   | ..            | ..          | 3                     | ..                   |
| 130 | 2878                   | 84                       | ..                    | 7            | 5              | ..           | ..                   | ..            | ..          | ..                    | 10                   |
|     | 14659                  | 1076                     | ..                    | 777          | ..             | 105          | ..                   | ..            | ..          | 3                     | 35                   |
| 131 | 1900                   | 160                      | ..                    | 5            | 5              | ..           | ..                   | 150           | 2 6         | ..                    | 4                    |
| 132 | 6898                   | 1643                     | ..                    | 277          | 4½             | ..           | ..                   | 1443          | 3 6         | 5                     | 16                   |
| 133 | 2146                   | 465                      | ..                    | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 134 | 26038                  | 4699                     | ..                    | 885          | 4½             | ..           | ..                   | 3814          | 3 1         | 11                    | 38                   |
| 135 | 1983                   | 232                      | ..                    | 77           | ..             | ..           | ..                   | 163           | ..          | ..                    | 2                    |
| 136 | 3203                   | 963                      | ..                    | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 137 | 17616                  | 3894                     | ..                    | 450          | 5              | ..           | ..                   | 3384          | 3 10        | ..                    | 27                   |
| 138 | ..                     | ..                       | ..                    | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 139 | 422720                 | 53821                    | ..                    | 4696         | 5              | 7230         | 2 0½                 | 40835         | 2 0½        | 555                   | 272                  |
| 140 | 32938                  | 2794                     | ..                    | 240          | 5              | ..           | ..                   | 2367          | 1 6         | ..                    | ..                   |
| 141 | 5148                   | 762                      | ..                    | 72           | ..             | ..           | ..                   | ..            | 2 10        | 4                     | 3                    |
| 142 | 1740                   | 323                      | ..                    | ..           | ..             | ..           | ..                   | 323           | 3 4         | ..                    | 2                    |
| 143 | 11072                  | 2329                     | ..                    | 331          | 4½             | ..           | ..                   | 1944          | 3 8½        | 22                    | 32                   |
| 144 | 8500                   | 1691                     | ..                    | 357          | 3½             | ..           | ..                   | 1691          | 4 0         | 36                    | 24                   |
|     | 541902                 | 73716                    | ..                    | 7390         | ..             | 7230         | ..                   | 56114         | ..          | 633                   | 420                  |

| OBJECT OF MANUFACTURE.   | NAME OF SOCIETY.                                   |     |
|--|--|-----|
| IRELAND.   |  |     |
| (A) Ready-made Clothing .....  | <i>b</i> Belfast Tailors .....                     | 145 |
| Shirts, &c. ....   | Sligo Manufacturing .....                          | 146 |
|  | Total .....  |     |
| ENGLISH WHOLESALE SOCIETY.   |  |     |
| (A) Flannel .....  | Littleborough .....                                | 147 |
| Hosiery .....  | *Leicester .....                                   | 148 |
| Ready-made Clothing .....  | Broughton .....                                    | 149 |
| " .....  | Leeds .....  | 150 |
| (B) Worsted and Wool .....   | Batley .....                                       | 151 |
| (B) Boots and Shoes .....  | Heckmondwike .....                                 | 152 |
| " .....  | Leicester .....                                    | 153 |
| (D) " .....  | Rushden .....                                      | 154 |
| (D) Wood Workers Cabinet Making ..                                     | Broughton .....                                    | 155 |
| (F) Printing, &c. ....   | Longsight .....                                    | 156 |
| (G) Corn Milling .....   | Dunston .....                                      | 157 |
| (I) " .....  | Silvertown .....                                   | 158 |
| (I) Various—Soap, Candles, &c. ....                                    | Irlam .....  | 159 |
| " Lard &c. ....  | West Hartlepool .....                              | 160 |
| " Biscuits, Sweets, &c. ....   | Crumpsall .....                                    | 161 |
| " Preserves, Pickles, &c. ....   | Middleton .....                                    | 162 |
| " Tobacco .....  | Manchester .....                                   | 163 |
|  | Total .....  |     |
| SCOTTISH WHOLESALE SOCIETY.  |  |     |
| (A) Woollen and Clothing .....   | Shieldhall (Glasgow) and Ettrick Mill, Selkirk.... | 164 |
| (B) Leather, Boots and Shoes .....                                     | Shieldhall (Glasgow) .....                         | 165 |
| (D) Cabinet, Brush, and Saddlery .....                                 | " " .....  | 166 |
| (F) Printing and Bookbinding .....                                     | " " .....  | 167 |
| (G) Corn Milling, &c —Chancelott Junction, and Regent Flour Mills .... | Edinburgh and Glasgow .....                        | 168 |
| (I) Various—   |  |     |
| Preserves, Confections, Chemicals,                                     | Shieldhall .....                                   | 169 |
| Pickles, and Coffee .....  | " .....  | 170 |
| Tobacco .....  | " .....  | 171 |
| Miscellaneous .....  | Grangemouth .....                                  | 172 |
| Soap .....   |  |     |
|  | Total .....  |     |

\* Six months only.

|     | No. of<br>Mem-<br>bers. | LIABILITIES.      |  |                  | ASSETS.   |                                   |              |     |   | No. of<br>Em-<br>ployees<br>on<br>Dec. 31st | EXPENSES.                 |                   |
|-----|-------------------------|-------------------|--|------------------|---|-----------------------------------|--------------|-----|---|---|---------------------------|-------------------|
|     |                         | Share<br>Capital. | Loans,<br>including<br>any<br>Overdraft<br>from<br>Bank. | Reserve<br>Fund. | Value of<br>Land,<br>Buildings,<br>Machin-<br>ery, and<br>Fixed<br>Stock. | Value of<br>Stock<br>in<br>Trade. | Investments. |     | Owing<br>to the<br>Society<br>for<br>Goods. |   | Salaries<br>and<br>Wages. | Depre-<br>ciation |
|     |                         | £                 | £  | £                | £   | £                                 | £            | £   | £   |   | £                         | £                 |
| 145 | 207                     | 260               | 642  | ..               | 108   | 260                               | ..           | 524 | ..  | ..  | ..                        | ..                |
| 146 | 220                     | 2246              | 1345   | ..               | 1117  | 1377                              | ..           | ..  | 1368  | 55  | 947                       | 87                |
|     | 427                     | 2506              | 1987   | ..               | 1225  | 1637                              | ..           | 524 | 1368  | 55  | 947                       | 87                |
| 147 | ..                      | ..                | 18687  | ..               | 6032  | 12874                             | ..           | ..  | ..  | 105   | 4541                      | 380               |
| 148 | ..                      | ..                | 60102  | ..               | 28841   | 22596                             | ..           | ..  | ..  | 318   | 5645                      | 997               |
| 149 | ..                      | ..                | 22241  | ..               | 6547  | 2915                              | ..           | ..  | ..  | 587   | 24706                     | 1182              |
| 150 | ..                      | ..                | 20723  | ..               | 15168   | 8712                              | ..           | ..  | ..  | 580   | 25658                     | 1201              |
| 151 | ..                      | ..                | 37038  | ..               | 20512   | 12668                             | ..           | ..  | ..  | 212   | 11041                     | 1881              |
| 152 | ..                      | ..                | 35684  | ..               | 10337   | 10460                             | ..           | ..  | ..  | 475   | 21660                     | 2034              |
| 153 | ..                      | ..                | 150491   | ..               | 27349   | 129378                            | ..           | ..  | ..  | 2335  | 132346                    | 4995              |
| 154 | ..                      | ..                | 24135  | ..               | 17333   | 11724                             | ..           | ..  | ..  | 331   | 16429                     | 1106              |
| 155 | ..                      | ..                | 16552  | ..               | 8094  | 4977                              | ..           | ..  | ..  | 74  | 6033                      | 596               |
| 156 | ..                      | ..                | 73275  | ..               | 46153   | 16160                             | ..           | ..  | ..  | 627   | 31206                     | 4434              |
| 157 | ..                      | ..                | 137206   | ..               | 60692   | 92113                             | ..           | ..  | ..  | 175   | 19569                     | 7045              |
| 158 | ..                      | ..                | 130943   | ..               | 74929   | 36016                             | ..           | ..  | ..  | 95  | 9423                      | 5654              |
| 159 | ..                      | ..                | 165547   | ..               | 64784   | 125608                            | ..           | ..  | ..  | 402   | 22307                     | 5463              |
| 160 | ..                      | ..                | 25450  | ..               | 12916   | 12721                             | ..           | ..  | ..  | 34  | 1977                      | 946               |
| 161 | ..                      | ..                | 84635  | ..               | 48589   | 17745                             | ..           | ..  | ..  | 494   | 23247                     | 4168              |
| 162 | ..                      | ..                | 190455   | ..               | 43670   | 100652                            | ..           | ..  | ..  | 440   | 21007                     | 3470              |
| 163 | ..                      | ..                | 72126  | ..               | 19898   | 43538                             | ..           | ..  | ..  | 464   | 18302                     | 1476              |
|     | ..                      | ..                | 1208290  | ..               | 511784  | 660857                            | ..           | ..  | ..  | 11198                                       | 395597                    | 47028             |
| 164 | ..                      | ..                | 92357  | ..               | 49475   | 43582                             | ..           | ..  | ..  | 1537  | 55544                     | 4166              |
| 165 | ..                      | ..                | 72123  | ..               | 29408   | 42639                             | ..           | ..  | ..  | 1403  | 65367                     | 2125              |
| 166 | ..                      | ..                | 39765  | ..               | 11380   | 27531                             | ..           | ..  | ..  | 381   | 22275                     | 997               |
| 167 | ..                      | ..                | 16854  | ..               | 11981   | 5644                              | ..           | ..  | ..  | 307   | 13439                     | 895               |
| 168 | ..                      | ..                | 238293   | ..               | 151690  | 90390                             | ..           | ..  | ..  | 215   | 13596                     | 7523              |
| 169 | ..                      | ..                | 57111  | ..               | 22989   | 32494                             | ..           | ..  | ..  | 383   | 16517                     | 2089              |
| 170 | ..                      | ..                | 53893  | ..               | 4047  | 52297                             | ..           | ..  | ..  | 144   | 6233                      | 502               |
| 171 | ..                      | ..                | 38085  | ..               | 21702   | 15517                             | ..           | ..  | ..  | 275   | 13922                     | 2226              |
| 172 | ..                      | ..                | 34834  | ..               | 14264   | 18235                             | ..           | ..  | ..  | 68  | 3788                      | 1318              |
|     | ..                      | ..                | 643315   | ..               | 316936  | 328329                            | ..           | ..  | ..  | 4713  | 210681                    | 21841             |

† Shipping, Creameries, Purchasing Depôts, &amp;c.

| OBJECT OF MANUFACTURE   | NAME OF SOCIETY.                                  |     |
|---|---|-----|
| <b>IRELAND.</b>   |   |     |
| (A) Ready-made Clothing.....  | bBelfast Tailors .....                            | 145 |
| Shirts, &c. ....  | Sligo Manufacturing .....                         | 146 |
|   | Total .....                                       |     |
| <b>ENGLISH WHOLESALE SOCIETY.</b>                                     |   |     |
| (A) Flannel.....  | Littleborough.....                                | 147 |
| Hosiery.....  | Leicester .....                                   | 148 |
| Ready-made Clothing .....   | Broughton .....                                   | 149 |
| " .....   | Leeds.....  | 150 |
| Worsted and Wool .....  | Batley .....                                      | 151 |
| (B) Boots and Shoes .....   | Heckmondwike .....                                | 152 |
| " .....   | Leicester .....                                   | 153 |
| " .....   | Rushden .....                                     | 154 |
| (D) Wood Workers, Cabinet Making....                                  | Broughton .....                                   | 155 |
| (F) Printing, &c. ....  | Longsight.....                                    | 156 |
| (G) Corn Milling .....  | Dunston .....                                     | 157 |
| " .....   | Silvertown .....                                  | 158 |
| (I) Various Soap, Candles, &c. ....                                   | Irlam .....                                       | 159 |
| " .....   | West Hartlepool .....                             | 160 |
| " .....   | Crumpsall .....                                   | 161 |
| " .....   | Middleton .....                                   | 162 |
| " .....   | Manchester .....                                  | 163 |
|   | Total .....                                       |     |
| <b>SCOTTISH WHOLESALE SOCIETY.</b>                                    |   |     |
| (A) Woollen and Clothing.....   | Shieldhall (Glasgow) and Ettrick Mill Selkirk.... | 164 |
| (B) Leather, Boots and Shoes.....                                     | Shieldhall (Glasgow) .....                        | 165 |
| (D) Cabinet Brush and Saddlery .....                                  | " .....   | 166 |
| (F) Printing and Bookbinding.....                                     | " .....   | 167 |
| (G) Corn Milling &c.—Chancelot, Junction, and Regent Flour Mills .... | Edinburgh and Glasgow.....                        | 168 |
| (I) Various .....   |   |     |
| Preserves, Confections, Chemicals .....                               | Shieldhall .....                                  | 169 |
| Pickles, and Coffee .....   | " .....   | 170 |
| Tobacco .....   | " .....   | 171 |
| Miscellaneous .....   | Grangemouth .....                                 | 172 |
| Soap .....  |   |     |
|   | Total .....                                       |     |

\* Six months only.



## NET PROFIT: HOW DIVIDED.

|     | Sales during the Year. | NET PROFIT: HOW DIVIDED. |                       |              |                |              |                      |               |             |                       |                      |
|-----|------------------------|--------------------------|-----------------------|--------------|----------------|--------------|----------------------|---------------|-------------|-----------------------|----------------------|
|     |                        | Profits during the Year. | Loss during the Year. | To Capital.  |                | To Labour.   |                      | To Purchaser. |             | Subscriptions.        |                      |
|     |                        |                          |                       | Amount Paid. | Rate per cent. | Amount Paid. | Rate per £ on Wages. | Amount Paid.  | Rate per £. | Educational Purposes. | Charitable Purposes. |
|     | £                      | £                        | £                     | £            | £              | £            | s. d.                | £             | s. d.       | £                     | £                    |
| 145 | 1820                   | ..                       | 10                    | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 146 | 3956                   | ..                       | 285                   | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
|     | 5776                   | ..                       | 385                   | ..           | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 147 | 18639                  | 687                      | ..                    | 560          | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 148 | 32382                  | ..                       | 671                   | 912          | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 149 | 42906                  | 1616                     | ..                    | 660          | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 150 | 49655                  | 2648                     | ..                    | 625          | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 151 | 48871                  | 841                      | ..                    | 1033         | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 152 | 73108                  | 2683                     | ..                    | 1222         | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 153 | 375570                 | 1354                     | ..                    | 4801         | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 154 | 59497                  | 5962                     | ..                    | 774          | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 155 | 12302                  | ..                       | 890                   | 486          | ..             | ..           | ..                   | ..            | 0 4         | ..                    | ..                   |
| 156 | 86919                  | 6016                     | ..                    | 2218         | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 157 | 668961                 | 11166                    | ..                    | 3986         | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 158 | 402647                 | 5395                     | ..                    | 3886         | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 159 | 379789                 | 19483                    | ..                    | 4893         | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 160 | 124160                 | ..                       | 558                   | 848          | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 161 | 164902                 | 12614                    | ..                    | 2601         | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 162 | 283697                 | 13671                    | ..                    | 3501         | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 163 | 358609                 | 8620                     | ..                    | 2142         | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
|     | 3182614                | 92756                    | 2119                  | 35088        | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 164 | 144593                 | 9477                     | ..                    | 4395         | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 165 | 234239                 | 10982                    | ..                    | 3433         | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 166 | 56831                  | 5139                     | ..                    | 1892         | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 167 | 41749                  | 5001                     | ..                    | 802          | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 168 | 579001                 | 28196                    | ..                    | 6137         | ..             | ..           | 0 8                  | ..            | 0 8         | ..                    | ..                   |
| 169 | 173096                 | 16290                    | ..                    | 2717         | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 170 | 157921                 | 6035                     | ..                    | 2567         | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 171 | 189183                 | 9577                     | ..                    | 1811         | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
| 172 | 51011                  | ..                       | 2554                  | 1657         | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |
|     | 1627624                | 90697                    | 2554                  | 25411        | ..             | ..           | ..                   | ..            | ..          | ..                    | ..                   |

# DETAILED SUMMARY OF THE PRODUCTIVE SOCIETIES

(Exclusive of the Productive Departments of the Wholesale Societies).

| OBJECT OF MANUFACTURE.         | No. of Societies. | No. of Mem-<br>bers. | LIABILITIES.      |   |                  | ASSETS.  |                                   |                    |                                |        | Owing to<br>the<br>Society for<br>Goods. |
|--------------------------------|-------------------|----------------------|-------------------|---|------------------|--|-----------------------------------|--------------------|--------------------------------|--------|--|
|                                |                   |                      | Share<br>Capital. | Loans,<br>including<br>Overdraft<br>from<br>Bank. | Reserve<br>Fund. | Value of<br>Land,<br>Buildings,<br>Machinery,<br>and Fixed<br>Stock. | Value of<br>Stock<br>in<br>Trade. | Investments.       |                                |        |  |
|                                |                   |                      |                   |   |                  |  |                                   | House<br>Property. | All other<br>Invest-<br>ments. |        |  |
|                                |                   |                      | £                 | £   | £                | £  | £                                 | £                  | £                              | £      |  |
| ENGLAND AND WALES:—            |                   |                      |                   |   |                  |  |                                   |                    |                                |        |  |
| Cotton, Linen, Silk, and Wool  | 18                | 4630                 | 106263            | 76155   | 11303            | 79329  | 97040                             | 3064               | 12692                          | 27094  | 1  |
| Boots and Shoes, and Leather   | 25                | 4637                 | 58914             | 44334   | 10054            | 39433  | 63358                             | ..                 | 10069                          | 26939  | 2  |
| Metal, Hardware, &c. ....      | 17                | 1594                 | 32978             | 17303   | 7741             | 28265  | 23773                             | 320                | 5807                           | 10166  | 3  |
| Wood Workers .....             | 9                 | 522                  | 10630             | 21845   | 1793             | 23639  | 11430                             | ..                 | 2728                           | 5429   | 4  |
| Building and Quarrying .....   | 17                | 3063                 | 37711             | 70635   | 5836             | 34638  | 10796                             | 51555              | 9881                           | 20846  | 5  |
| Printing and Bookbinding. .... | 13                | 2004                 | 41785             | 34807   | 8998             | 66548  | 10270                             | ..                 | 1738                           | 14476  | 6  |
| Corn Milling .....             | 8                 | 5347                 | 351201            | 41057   | 8845             | 170860   | 100416                            | 740                | 86397                          | 71915  | 7  |
| Baking .....                   | 5                 | 453                  | 4082              | 1030  | 298              | 4407   | 621                               | 213                | 231                            | 497    | 8  |
| Various .....                  | 13                | 1602                 | 21102             | 7806  | 3811             | 14602  | 10776                             | ..                 | 5277                           | 5225   | 9  |
| Total .....                    | 125               | 23832                | 664666            | 315022  | 58739            | 461771   | 928480                            | 55892              | 135420                         | 182587 |  |
| SCOTLAND:—                     |                   |                      |                   |   |                  |  |                                   |                    |                                |        |  |
| Cotton and Wool .....          | 1                 | 2292                 | 33819             | 41509   | 3827             | 26575  | 26075                             | ..                 | 24296                          | 5548   | 1  |
| Quarrying .....                | 1                 | 80                   | 421               | 1350  | 312              | 900  | 900                               | ..                 | ..                             | 971    | 2  |
| Printing and Bookbinding. .... | 3                 | 421                  | 11051             | 6956  | 3137             | 15492  | 768                               | ..                 | 1771                           | 4640   | 3  |
| Baking .....                   | 14                | 6872                 | 160316            | 203698  | 33070            | 201666   | 46426                             | 3158               | 146776                         | 16815  | 4  |
| Total .....                    | 19                | 9665                 | 205607            | 255513  | 46346            | 243783   | 74169                             | 3158               | 172843                         | 27974  |  |
| IRELAND:—                      |                   |                      |                   |   |                  |  |                                   |                    |                                |        |  |
| Cotton and Wool .....          | 2                 | 427                  | 2506              | 1987  | ..               | 1225   | 1637                              | ..                 | 524                            | 1368   | 1  |
| Total .....                    | 2                 | 427                  | 2506              | 1987  | ..               | 1225   | 1637                              | ..                 | 524                            | 1368   |  |

**DETAILED SUMMARY OF THE PRODUCTIVE SOCIETIES—Continued**  
(Exclusive of the Productive Departments of the Wholesale Societies).

**DETAILED SUMMARY OF THE PRODUCTIVE SOCIETIES.**

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| EXPENSES.                          |                     |        | NET PROFIT: HOW DIVIDED. |                        |                   |                |             |       |            |               |                |                         |
|------------------------------------|---------------------|--------|--------------------------|------------------------|-------------------|----------------|-------------|-------|------------|---------------|----------------|-------------------------|
| No. of Employees on December 31st. | Salaries and Wages, |        | Depre- ciation.          | Sales during the Year. | Profits for 1903. | Loss for 1903. | To Capital. |       | To Labour. | To Purchaser. | Subscriptions. |                         |
|                                    | £                   | £      |                          |                        |                   |                | £           | £     |            |               | Amount Paid.   | Educa- tional Purposes. |
| 1                                  | 1801                | 77061  | 5233                     | 304044                 | 11809             | 1449           | 4205        | 2021  | 3093       | 233           | 240            |                         |
| 2                                  | 1778                | 95347  | 2938                     | 316648                 | 13749             | 59             | 3457        | 3948  | 2832       | 310           | 316            |                         |
| 3                                  | 777                 | 36751  | 1741                     | 97692                  | 6679              | 122            | 2274        | 1796  | 1283       | 115           | 78             |                         |
| 4                                  | 261                 | 16138  | 344                      | 35504                  | 713               | 70             | 465         | 42    | 101        | 1             | ..             |                         |
| 5                                  | 641                 | 35890  | 811                      | 107265                 | 3748              | 458            | 1108        | 898   | 98         | 138           | 204            |                         |
| 6                                  | 611                 | 41150  | 4117                     | 114654                 | 7409              | 13             | 2587        | 844   | 993        | 54            | 273            |                         |
| 7                                  | 432                 | 33881  | 13226                    | 1373155                | 78214             | 1380           | 13464       | 94    | 57638      | 18            | 149            |                         |
| 8                                  | 30                  | 2126   | 126                      | 15947                  | 2019              | 145            | 184         | ..    | 1625       | ..            | 35             |                         |
| 9                                  | 190                 | 11061  | 959                      | 55349                  | 3469              | 594            | 902         | 547   | 1049       | 24            | 59             |                         |
|                                    | 6521                | 349405 | 29495                    | 2420258                | 127809            | 4290           | 28646       | 10190 | 68712      | 893           | 1354           |                         |
| 1                                  | 365                 | 16417  | 982                      | 90679                  | 5658              | ..             | 1674        | 550   | 3101       | 44            | 140            |                         |
| 2                                  | 24                  | 40     | 24                       | 5553                   | 66                | ..             | ..          | ..    | ..         | ..            | ..             |                         |
| 3                                  | 110                 | 5298   | 430                      | 14659                  | 1076              | ..             | 777         | 105   | ..         | 3             | 35             |                         |
| 4                                  | 1352                | 77331  | 11188                    | 541902                 | 73716             | ..             | 7390        | 7230  | 56114      | 683           | 420            |                         |
|                                    | 1851                | 99086  | 12624                    | 652793                 | 80450             | 66             | 9841        | 7885  | 59215      | 680           | 595            |                         |
| 1                                  | 55                  | 947    | 87                       | 5776                   | ..                | 385            | ..          | ..    | ..         | ..            | ..             |                         |
|                                    | 55                  | 947    | 87                       | 5776                   | ..                | 385            | ..          | ..    | ..         | ..            | ..             |                         |

## GENERAL SUMMARY OF THE PRODUCTIVE SOCIETIES.

|                                  | No. of Societies. | LIABILITIES.         |                   |  |                  | ASSETS.  |                                   |                    |                                |  |
|----------------------------------|-------------------|----------------------|-------------------|--|------------------|--|-----------------------------------|--------------------|--------------------------------|--|
|                                  |                   | No. of Mem-<br>bers. | Share<br>Capital. | Loans,<br>including<br>any<br>Overdraft<br>from<br>Bank. | Reserve<br>Fund. | Value of<br>Land,<br>Buildings,<br>Machinery,<br>and Fixed<br>Stock. | Value of<br>Stock<br>in<br>Trade. | Investments.       |                                | Owing to<br>the<br>Society for<br>Goods. |
|                                  |                   |                      |                   |  |                  |  |                                   | House<br>Property. | All other<br>Invest-<br>ments. |  |
| England and Wales .....          | 125               | 28852                | £ 664666          | £ 315022   | £ 58738          | £ 461771   | £ 328480                          | £ 55892            | £ 135420                       | £ 182587                                 |
| Scotland .....                   | 19                | 9665                 | 205607            | 255513   | 46346            | 245733   | 74169                             | 3158               | 179843                         | 27974                                    |
| Ireland .....                    | 2                 | 427                  | 2506              | 1987   | ..               | 1225   | 1637                              | ..                 | 524                            | 1368                                     |
| English Wholesale Society .....  | * 1               | ..                   | ..                | 1208290  | ..               | 511784   | 669857                            | ..                 | ..                             | ..                                       |
| Scottish Wholesale Society ..... | + 1               | ..                   | ..                | 63315  | ..               | 316936   | 328329                            | ..                 | ..                             | ..                                       |
| Total .....                      | 148               | 33944                | 872779            | 2424127  | 105085           | 1535449  | 1838472                           | 59050              | 308787                         | 211929                                   |

| NET PROFIT: HOW DIVIDED.                       |                           |                   |                              |                      |                   |                 |                 |                 |                         |
|--|---------------------------|-------------------|------------------------------|----------------------|-------------------|-----------------|-----------------|-----------------|-------------------------|
| No. of<br>Employees<br>on<br>December<br>31st. | EXPENSES.                 |                   | Sales<br>during the<br>Year. | Profits<br>for 1903. | Loss<br>for 1903. | To Capital.     |                 | To Labour.      |                         |
|  | Salaries<br>and<br>Wages. | Depre-<br>ciation |                              |                      |                   | Amount<br>Paid. | Amount<br>Paid. | Amount<br>Paid. | Charitable<br>Purposes. |
| 1  | £ 349405                  | £ 29495           | £ 2420258                    | £ 127809             | £ 4290            | £ 28046         | £ 10190         | £ 68712         | £ 1354                  |
| 2  | 1851                      | 12624             | 652793                       | 89450                | 66                | 9841            | 7885            | 59215           | 893                     |
| 3  | 55                        | 947               | 5776                         | ..                   | 385               | ..              | ..              | ..              | 680                     |
| 4  | 11198                     | 47028             | 3182614                      | 92756                | 2119              | 35088           | ..              | ..              | ..                      |
| 5  | 4713                      | 21081             | 1627624                      | 90697                | 2554              | 25411           | ..              | ..              | ..                      |
| 2438   | 1055716                   | 111075            | 7889065                      | 391712               | 9414              | 98986           | 18075           | 127927          | 1573                    |
|  |                           |                   |                              |                      |                   |                 |                 |                 | 1949                    |

\* Seventeen Productive Departments.

† Nine Productive Departments.



# A BIRD'S-EYE VIEW OF CO-OPERATION IN ENGLAND, IRELAND, SCOTLAND, and WALES, from 1861 to 1902.

Compiled by H. R. Bailey, Newcastle-on-Tyne, from the Registrar's Returns.

| Year.   | Societies<br>making<br>Returns. | Members.  | Share<br>Capital. | Loan<br>Capital. | Trade.         | Profit.      |
|---------|---------------------------------|-----------|-------------------|------------------|----------------|--------------|
|         |                                 |           | £                 | £                | £              | £            |
| 1861..  | ....                            | 48,184    | 333,290           | ....             | 1,512,117      | ....         |
| 1862..  | 450                             | 91,502    | 310,731           | 54,452           | 2,349,055      | 166,302      |
| 1863..  | 460                             | 108,588   | 573,582           | 73,543           | 2,626,741      | 213,623      |
| 1864..  | 505                             | 129,429   | 684,182           | 89,122           | 2,836,606      | 224,460      |
| 1865..  | 867                             | 148,586   | 819,367           | 107,263          | 3,373,847      | 279,226      |
| 1866..  | 915                             | 174,993   | 1,046,310         | 118,023          | 4,462,676      | 372,307      |
| 1867..  | 1052                            | 171,897   | 1,475,199         | 136,734          | 6,001,153      | 398,578      |
| 1868..  | 1242                            | 208,738   | 2,027,776         | 184,163          | 8,113,072      | 425,542      |
| *1869.. | 1300                            | 220,000   | 2,000,000         | 190,000          | 8,100,000      | 500,000      |
| 1870..  | 1375                            | 249,113   | 2,034,261         | 197,128          | 8,202,466      | 555,435      |
| 1871..  | 746                             | 262,188   | 2,305,951         | 215,553          | 9,437,471      | 670,721      |
| 1872..  | 748                             | 300,931   | 2,785,777         | 344,509          | 11,388,590     | 807,748      |
| 1873..  | 980                             | 387,701   | 3,512,962         | 497,750          | 15,662,453     | 1,119,023    |
| 1874..  | 1026                            | 411,252   | 3,903,608         | 586,972          | 16,358,278     | 1,226,010    |
| 1875..  | 1163                            | 479,284   | 4,700,990         | 844,620          | 16,088,077     | 1,425,267    |
| 1876..  | 1165                            | 507,857   | 5,304,019         | 919,762          | 19,909,699     | 1,741,238    |
| 1877..  | 1144                            | 528,582   | 5,487,959         | 1,073,265        | 21,374,013     | 1,900,161    |
| 1878..  | 1181                            | 560,703   | 5,730,218         | 872,686          | 21,128,316     | 1,817,943    |
| 1879..  | 1169                            | 573,084   | 5,747,841         | 1,495,243        | 20,365,602     | 1,949,514    |
| 1880..  | 1183                            | 604,063   | 6,232,093         | 1,341,290        | 23,218,314     | 1,579,873    |
| 1881..  | 1230                            | 642,783   | 6,937,284         | 1,483,583        | 24,926,005     | 1,979,576    |
| 1882..  | 1145                            | 654,038   | 7,289,359         | 1,463,959        | 26,573,551     | 2,106,958    |
| 1883..  | 1165                            | 681,691   | 7,500,835         | 1,538,544        | 28,089,310     | 2,324,031    |
| 1884..  | 1264                            | 849,615   | 8,205,073         | 1,717,050        | 29,295,227     | 2,658,646    |
| 1885..  | 1288                            | 803,747   | 8,799,753         | 1,827,109        | 29,882,679     | 2,883,761    |
| 1886..  | 1296                            | 835,200   | 9,297,506         | 1,999,658        | 31,253,757     | 2,966,343    |
| 1887..  | 1291                            | 896,910   | 9,817,787         | 2,044,498        | 32,697,253     | 3,069,268    |
| 1888..  | 1369                            | 943,949   | 10,383,882        | 2,282,519        | 36,005,235     | 3,304,843    |
| 1889..  | 1438                            | 1,014,086 | 11,187,409        | 2,517,940        | 39,089,087     | 3,628,608    |
| 1890..  | 1435                            | 1,056,152 | 12,067,425        | 2,790,545        | 41,503,196     | 4,079,281    |
| 1891..  | 1509                            | 1,126,516 | 12,064,693        | 3,054,262        | 46,915,965     | 4,548,417    |
| 1892..  | 1682                            | 1,222,821 | 14,105,181        | 3,357,121        | 49,599,800     | 4,674,893    |
| 1893..  | 1718                            | 1,265,980 | 14,518,738        | 3,522,313        | 49,051,036     | 4,500,806    |
| 1894..  | 1733                            | 1,312,297 | 15,176,730        | 3,621,106        | 50,856,955     | 4,856,149    |
| 1895..  | 1695                            | 1,349,420 | 16,122,710        | 3,914,264        | 52,096,664     | 5,344,215    |
| 1896..  | 1725                            | 1,436,995 | 17,507,024        | 4,157,901        | 56,628,069     | 5,886,004    |
| 1897..  | 1730                            | 1,520,860 | 18,735,939        | 8,160,749        | 61,637,194     | 6,428,096    |
| 1898..  | 1820                            | 1,596,726 | 19,856,945        | 8,996,858        | 65,270,640     | 6,834,689    |
| 1899..  | 1843                            | 1,685,134 | 21,524,161        | 10,037,821       | 70,068,753     | 7,418,046    |
| 1900..  | 1817                            | 1,778,401 | 23,255,837        | 10,962,283       | 77,529,915     | 8,059,350    |
| 1901..  | 1861                            | 1,865,858 | 24,705,148        | 12,013,829       | 82,029,409     | 8,544,433    |
| 1902..  | 2017                            | 1,983,519 | 25,997,467        | 12,884,659       | 85,907,429     | 8,975,076    |
| †1903.. | ....                            | ....      | ....              | ....             | ....           | ....         |
|         |                                 |           |                   | Total....        | £1,289,445,675 | £122,444,460 |

\* No return published in 1869; these figures are an estimated amount.

† Return not yet published.

# Detailed List of Subscriptions Received from Societies

FROM JANUARY 1ST TO DECEMBER 31ST, 1903.

## IRELAND.

| No. of<br>Members. | SOCIETIES.                    | £   | s. | d. |
|--------------------|-------------------------------|-----|----|----|
| 300                | Armagh and District .....     | 2   | 10 | 0  |
| 1168               | Belfast .....                 | 8   | 16 | 6  |
| 11                 | Castledockrell C. Bank .....  | 0   | 1  | 10 |
| 188                | Dunsany .....                 | 1   | 11 | 3  |
| 46                 | Grange Dairy .....            | 0   | 7  | 8  |
| 68                 | Greenore .....                | 0   | 11 | 4  |
| 201                | Inchicore .....               | 1   | 13 | 6  |
| 84                 | Irish Agricul. C. Wholesale.. | 0   | 14 | 0  |
| 60                 | Irish C. Agency .....         | 0   | 10 | 0  |
| 400                | Lisburn .....                 | 3   | 3  | 4  |
| 64                 | Lissarda Dairy .....          | 0   | 10 | 8  |
| 777                | Londonderry Equitable .....   | 6   | 1  | 8  |
| 86                 | Lucan .....                   | 0   | 13 | 8  |
| 234                | Portadown .....               | 1   | 19 | 0  |
| 3687               |                               | £29 | 4  | 5  |

## MIDLAND SECTION.

| No. of<br>Members. | SOCIETIES.  | £  | s. | d. |
|--------------------|---|----|----|----|
| 1734               | Alcester .....  | 12 | 10 | 0  |
| 175                | " Needle Makers .....                                 | 1  | 9  | 2  |
| 20                 | Andrews' C. Watch Manu-<br>facturing (Coventry) ..... | 0  | 5  | 0  |
| 700                | Annesley .....  | 5  | 16 | 8  |
| 240                | " Woodhouse .....                                     | 2  | 0  | 0  |
| 287                | Anstey .....  | 1  | 3  | 11 |
| 242                | Ashby-de-la-Zouch .....                               | 2  | 0  | 0  |
| 350                | Aston Fields .....                                    | 2  | 10 | 0  |
| 265                | Atherstone .....                                      | 2  | 4  | 2  |
| 500                | Barwell .....   | 4  | 3  | 4  |
| 500                | Bidford .....   | 4  | 3  | 4  |
| 6365               | Birmingham Industrial .....                           | 20 | 0  | 0  |
| 60                 | " Printers .....                                      | 0  | 10 | 0  |
| 62                 | Blakesley .....                                       | 0  | 10 | 0  |
| 122                | Blue Lias .....                                       | 1  | 0  | 4  |
| 1151               | Bolsover .....  | 8  | 11 | 0  |
| 1819               | Boston .....  | 8  | 6  | 8  |
| 53                 | Bourton (Much Wenlock) ..                             | 0  | 8  | 4  |
| 82                 | Bozeat Industrial .....                               | 0  | 13 | 8  |
| 200                | Bridgnorth .....                                      | 1  | 13 | 4  |
| 126                | Bromsgrove Nail Forgers ..                            | 1  | 1  | 0  |
| 132                | Broughton Astley .....                                | 1  | 1  | 8  |
| 1566               | Bulwell .....   | 8  | 6  | 8  |
| 343                | Burton Latimer .....                                  | 2  | 17 | 2  |
| 3755               | Burton-on-Trent .....                                 | 10 | 16 | 8  |
| 800                | Cannock and District .....                            | 6  | 13 | 4  |
| 1189               | Cinderhill .....                                      | 9  | 18 | 2  |
| 1076               | Clay Cross .....                                      | 8  | 19 | 4  |
| 2699               | Coalville .....                                       | 8  | 6  | 8  |
| 594                | Codnor Park and Ironville ..                          | 4  | 19 | 2  |
| 10                 | " and Selston Baking .....                            | 0  | 10 | 0  |
| —                  | Co-operative Productive<br>Federation .....           | 0  | 10 | 6  |

## Midland Section—continued.

| No. of<br>Members. | SOCIETIES.                                    | £  | s. | d. |
|--------------------|---|----|----|----|
| —                  | Coventry and District Agri-<br>cultural ..... | 0  | 6  | 4  |
| 80                 | " Farmers' Dairy ..                           | 0  | 8  | 0  |
| 208                | " Licensed Trade<br>Supply .....              | 1  | 14 | 8  |
| 5650               | " Perseverance .....                          | 13 | 13 | 0  |
| 104                | " Watch Manufact'g ..                         | 0  | 16 | 8  |
| 174                | Croft .....                                   | 1  | 9  | 0  |
| 12                 | Cromwell C. Agricultural ..                   | 0  | 2  | 0  |
| 750                | Daventry .....                                | 6  | 5  | 0  |
| 67                 | Denton .....                                  | 0  | 11 | 2  |
| 15939              | Derby .....                                   | 40 | 0  | 0  |
| 51                 | " Printers .....                              | 0  | 5  | 0  |
| 826                | Desborough .....                              | 6  | 13 | 4  |
| 235                | " Boot and Shoe..                             | 1  | 19 | 2  |
| 37                 | " Corset .....                                | 0  | 6  | 2  |
| 150                | Dudley Bucket and Fender..                    | 1  | 5  | 0  |
| 724                | Earls Barton .....                            | 5  | 18 | 11 |
| 692                | Enderby .....                                 | 5  | 15 | 4  |
| 721                | Finedon .....                                 | 6  | 0  | 2  |
| 33                 | " Boot and Shoe.....                          | 0  | 10 | 6  |
| 356                | Fleckney .....                                | 2  | 19 | 4  |
| 2579               | Gainsborough .....                            | 8  | 8  | 0  |
| 231                | G.enfield .....                               | 1  | 18 | 4  |
| 204                | " Progress Boot & Shoe ..                     | 1  | 14 | 0  |
| 1420               | Grantham .....                                | 8  | 6  | 8  |
| 91                 | Great Glen .....                              | 0  | 15 | 0  |
| 4566               | Great Grimsby .....                           | 8  | 6  | 8  |
| 1285               | Great Wigston .....                           | 10 | 14 | 2  |
| 158                | Groby .....                                   | 1  | 6  | 4  |
| 720                | Harbury .....                                 | 6  | 0  | 0  |
| 181                | Harleston .....                               | 1  | 1  | 10 |
| 480                | Harpole .....                                 | 4  | 0  | 0  |
| 211                | Hathern .....                                 | 2  | 0  | 6  |
| 304                | Higham Ferrers .....                          | 2  | 10 | 0  |
| 80                 | " Boot & Shoe .....                           | 0  | 13 | 4  |
| 149                | Hollington .....                              | 1  | 4  | 10 |
| 2683               | Hucknall Torkard .....                        | 11 | 10 | 0  |
| 109                | Huncote .....                                 | 0  | 18 | 2  |
| 496                | Huntingdon .....                              | 4  | 2  | 8  |
| 215                | Ideal Clothiers-Wellington ..                 | 1  | 15 | 10 |
| 2611               | Ilkeston .....                                | 21 | 15 | 2  |
| 287                | Irchester .....                               | 2  | 6  | 8  |
| 525                | Ironbridge & Coalbrookdale..                  | 4  | 7  | 6  |
| 512                | Irthlingboro' .....                           | 4  | 5  | 4  |
| 6000               | Kettering .....                               | 16 | 16 | 0  |
| 726                | " Boot and Shoe .....                         | 6  | 1  | 0  |
| 840                | " Clothing .....                              | 7  | 0  | 0  |
| 191                | " C. Building .....                           | 3  | 4  | 8  |
| 300                | " Corset .....                                | 2  | 10 | 0  |
| 297                | " Union Boot & Shoe ..                        | 2  | 9  | 6  |
| 120                | Keyworth .....                                | 1  | 0  | 0  |
| 2427               | Kidderminster .....                           | 16 | 13 | 4  |
| 1329               | King's Lynn .....                             | 8  | 6  | 8  |
| 868                | Kirkby-in-Ashfield .....                      | 7  | 4  | 8  |
| 96                 | " " Mnfng. ..                                 | 0  | 16 | 0  |

**Midland Section—continued.**

| No. of Members. | SOCIETIES.   | £  | s. | d. |
|-----------------|--|----|----|----|
| 3766            | Langley Mill.....                                  | 12 | 10 | 0  |
| 416             | Langwith .....                                     | 2  | 14 | 8  |
| 355             | Lea and Holloway .....                             | 2  | 19 | 2  |
| 13707           | Leicester .....                                    | 36 | 0  | 0  |
| 600             | „ Anchor Boot & Shoe .....                         | 5  | 0  | 0  |
| 20              | „ Basket Makers .....                              | 0  | 3  | 4  |
| 979             | „ Boot and Shoe .....                              | 8  | 3  | 2  |
| 134             | „ Co-op. Engineers .....                           | 1  | 2  | 4  |
| —               | „ Hosiery .....                                    | 6  | 18 | 9  |
| 248             | „ Printing .....                                   | 2  | 1  | 4  |
| 160             | „ Self-Help Bt. & Shoe .....                       | 1  | 2  | 0  |
| 6404            | Lenton and Nottingham .....                        | 12 | 0  | 0  |
| 10294           | Lincoln Equitable .....                            | 25 | 0  | 0  |
| 431             | „ Land and Building.. ..                           | 3  | 11 | 8  |
| 680             | Lockhurst Lane .....                               | 5  | 13 | 4  |
| 600             | Long Bucky .....                                   | 5  | 0  | 0  |
| 107             | „ Boot and Shoe .....                              | 0  | 17 | 10 |
| 41-8            | Long Eaton .....                                   | 20 | 0  | 0  |
| 25              | „ Printing .....                                   | 0  | 5  | 0  |
| 279             | Loughborough Industrial ..                         | 2  | 6  | 6  |
| 624             | Louth .....  | 5  | 4  | 0  |
| 227             | Lowdham .....                                      | 1  | 10 | 0  |
| 3204            | Mansfield and Sutton .....                         | 12 | 10 | 0  |
| 902             | Market Harborough .....                            | 7  | 8  | 8  |
| 210             | Mayfield .....                                     | 1  | 15 | 0  |
| 638             | Melton Mowbray.....                                | 5  | 6  | 4  |
| 132             | Midland Boot Manufacturers<br>(Wellingboro') ..... | 1  | 2  | 0  |
| 50              | Midland Locksmiths .....                           | 0  | 8  | 4  |
| 70              | „ Productive Tin Plate ..                          | 0  | 11 | 8  |
| 231             | Moulton .....                                      | 1  | 18 | 6  |
| 272             | Mountsorrell.....                                  | 2  | 5  | 0  |
| 168             | Napton .....                                       | 1  | 8  | 0  |
| 1379            | Netherfield .....                                  | 10 | 16 | 8  |
| 722             | Newark .....                                       | 6  | 0  | 0  |
| 915             | New Basford .....                                  | 7  | 6  | 8  |
| 180             | Northampt'nshire Productive<br>(Wollaston) .....   | 1  | 10 | 0  |
| 1523            | Northampton .....                                  | 8  | 6  | 8  |
| 51              | Nottingham Bakers .....                            | 0  | 8  | 6  |
| 113             | „ Printers .....                                   | 0  | 18 | 10 |
| 2790            | Nuneaton .....                                     | 8  | 6  | 8  |
| 195             | Oadby .....  | 1  | 12 | 6  |
| 608             | Oakengates .....                                   | 5  | 0  | 0  |
| 200             | Oakham .....                                       | 1  | 13 | 4  |
| 720             | Oswestry .....                                     | 5  | 12 | 6  |
| 8790            | Peterborough .....                                 | 37 | 6  | 9  |
| 471             | Pinxton .....                                      | 3  | 18 | 6  |
| 72              | Pitsford .....                                     | 0  | 11 | 6  |
| 600             | Pleasley and Pleasley Hill ..                      | 5  | 0  | 0  |
| 284             | Prees .....  | 1  | 15 | 0  |
| 250             | Radcliffe-on-Trent .....                           | 2  | 1  | 8  |
| 120             | Ratby .....  | 1  | 0  | 0  |
| 811             | Raunds Distributive .....                          | 6  | 15 | 0  |
| 41              | „ Productive .....                                 | 0  | 6  | 10 |
| 574             | Retford .....                                      | 4  | 15 | 4  |
| 27              | Ringstead Unity .....                              | 0  | 4  | 6  |
| 8150            | Ripley .....                                       | 20 | 0  | 0  |
| 165             | Rothwell Boot and Shoe ..                          | 1  | 4  | 0  |
| 516             | Ruddington .....                                   | 4  | 6  | 0  |
| 4336            | Rugby .....  | 18 | 0  | 0  |
| 600             | Rugeley .....                                      | 5  | 0  | 0  |
| 1313            | Rushden .....                                      | 10 | 18 | 10 |
| 45              | St. Crispin (Raunds) .....                         | 0  | 7  | 6  |
| 420             | St. Ives (Hunts.) .....                            | 3  | 10 | 0  |
| 1627            | Scunthorpe .....                                   | 8  | 6  | 8  |
| 546             | Selston .....                                      | 4  | 10 | 0  |
| 775             | Shepshed .....                                     | 6  | 8  | 6  |
| 856             | Shrewsbury .....                                   | 7  | 2  | 8  |
| 1272            | Soho .....   | 8  | 6  | 8  |
| 41              | Southwell .....                                    | 0  | 5  | 0  |
| 740             | Spalding .....                                     | 6  | 0  | 10 |

**Midland Section—continued.**

| No of Members | SOCIETIES                                    | £  | s. | d. |
|---------------|--|----|----|----|
| 140           | Sperope Boot Manufacturers<br>(Barwell)..... | 1  | 3  | 10 |
| 1490          | Stafford .....                               | 8  | 6  | 8  |
| 757           | Stanton Hill .....                           | 6  | 6  | 0  |
| 1796          | Stapleford and Sandiacre... ..               | 14 | 0  | 4  |
| 550           | Stone .....                                  | 4  | 11 | 8  |
| 160           | Stoney Stanton New .....                     | 1  | 6  | 8  |
| 2200          | Tamworth .....                               | 16 | 16 | 0  |
| 1607          | Ten Acres and Storchley .....                | 8  | 6  | 8  |
| 165           | Thrapston .....                              | 1  | 7  | 6  |
| 54            | Tibberton .....                              | 0  | 9  | 0  |
| 300           | Tibshelf .....                               | 2  | 10 | 0  |
| 651           | Tipton .....                                 | 4  | 4  | 0  |
| 18            | Walgrave Productive .....                    | 0  | 3  | 0  |
| 1849          | Walsall .....                                | 15 | 8  | 0  |
| 113           | „ C. Padlock .....                           | 0  | 18 | 10 |
| 530           | Wednesbury and Dist. New ..                  | 4  | 7  | 6  |
| 2406          | Wellingboro' Midland .....                   | 10 | 0  | 0  |
| 137           | West Haddon .....                            | 1  | 2  | 10 |
| 450           | Whitchurch (Salop) .....                     | 2  | 16 | 3  |
| 45            | Wigston Magna Hosiers .....                  | 0  | 7  | 6  |
| 378           | Wisbech Phoenix .....                        | 3  | 3  | 0  |
| 540           | Wollaston .....                              | 4  | 10 | 0  |
| 1776          | Wolverhampton .....                          | 10 | 0  | 0  |
| 102           | Woodford .....                               | 0  | 17 | 0  |
| 105           | Wootton .....                                | 0  | 14 | 8  |
| 2060          | Worcester Industrial .....                   | 10 | 0  | 0  |
| 229           | Yardley Hastings .....                       | 1  | 16 | 0  |

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**DONATION.**

Rothwell .....

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£980 14 5

**NORTHERN SECTION.**

| No of Members. | SOCIETIES.                    | £  | s. | d. |
|----------------|-------------------------------|----|----|----|
| 281            | Allendale .....               | 2  | 6  | 10 |
| 402            | Alston .....                  | 3  | 7  | 0  |
| 1300           | Amble .....                   | 10 | 8  | 4  |
| 4937           | Annfield Plain .....          | 20 | 0  | 0  |
| 2288           | Ashington .....               | 18 | 19 | 9  |
| 702            | „ Equitable.....              | 5  | 17 | 0  |
| 1130           | Aspatia Industrial .....      | 9  | 7  | 6  |
| 700            | Backworth .....               | 5  | 13 | 9  |
| 848            | Barnard Castle .....          | 6  | 17 | 8  |
| 454            | Bebside .....                 | 3  | 15 | 8  |
| 1626           | Bedlington.....               | 13 | 6  | 8  |
| 80             | Belsay .....                  | 0  | 13 | 4  |
| 3239           | Birley District .....         | 26 | 19 | 10 |
| 13076          | Bishop Auckland .....         | 25 | 0  | 0  |
| 8010           | Blaydon-on-Tyne .....         | 50 | 0  | 0  |
| 1500           | Boldon Collieries .....       | 12 | 10 | 0  |
| 1110           | Brandon and Byshottles .....  | 9  | 3  | 4  |
| 81             | Brandsby Dairy Association .. | 0  | 13 | 6  |
| 1032           | Broomhill .....               | 8  | 12 | 0  |
| 397            | Cambois .....                 | 3  | 4  | 0  |
| 6360           | Carlisle South End .....      | 33 | 6  | 8  |
| 252            | Castle Howard.....            | 2  | 0  | 0  |
| 4424           | Chester-le-Street .....       | 18 | 6  | 7  |
| 446            | Choppington .....             | 3  | 13 | 4  |
| 5619           | Cleator Moor .....            | 30 | 0  | 0  |
| 718            | Clive Industrial—Blyth .....  | 5  | 17 | 1  |
| 221            | Coanwood .....                | 1  | 15 | 6  |
| 1834           | Consett .....                 | 8  | 6  | 8  |
| 2396           | Cornforth and Coxhoe .....    | 9  | 19 | 8  |
| 1380           | Cowpen Quay Central .....     | 10 | 0  | 0  |
| 416            | Coxlodge and Fawdon .....     | 3  | 8  | 3  |

**Northern Section—continued.**

| No of Members | SOCIETIES                  | £  | s  | d. |
|---------------|----------------------------|----|----|----|
| 342           | Craghead and Holmside      | 2  | 16 | 10 |
| 3232          | Cramlington                | 26 | 15 | 8  |
| 5604          | Crook                      | 20 | 0  | 0  |
| 401           | Dalston                    | 3  | 6  | 10 |
| 7062          | Darlington                 | 20 | 0  | 0  |
| 10            | Derwent Flour Mill         | 2  | 2  | 0  |
| 2480          | Durham                     | 14 | 0  | 0  |
| 417           | Easington Lane             | 3  | 9  | 6  |
| 1225          | Egremont                   | 8  | 6  | 8  |
| 800           | Esh                        | 6  | 13 | 4  |
| 961           | Felling Industrial         | 8  | 0  | 2  |
| 504           | "    Shore                 | 4  | 4  | 0  |
| 342           | Fourstones and Newbrough   | 2  | 17 | 0  |
| 12915         | Gateshead                  | 34 | 0  | 0  |
| 225           | Greenhead                  | 1  | 17 | 6  |
| 278           | Grosmont                   | 2  | 6  | 4  |
| 348           | Guide Post                 | 2  | 16 | 6  |
| 493           | Guisborough                | 4  | 1  | 8  |
| 591           | Haltwhistle                | 4  | 18 | 4  |
| 177           | Harrington                 | 2  | 0  | 0  |
| 6966          | Hartlepoons                | 31 | 10 | 0  |
| 3598          | Haswell                    | 8  | 10 | 0  |
| 300           | Haydon Bridge              | 2  | 10 | 0  |
| 691           | Hebburn Colliery           | 5  | 15 | 0  |
| 1932          | Hetton Downs               | 8  | 6  | 8  |
| 370           | Hexham and Acomb           | 3  | 0  | 4  |
| 96            | Houghton                   | 1  | 10 | 0  |
| 272           | Howick                     | 2  | 5  | 4  |
| 4819          | Jarrow and Hebburn         | 25 | 0  | 0  |
| 700           | Keswick                    | 5  | 16 | 8  |
| 353           | Kirkby Stephen             | 2  | 18 | 10 |
| 935           | Lazonby and District       | 2  | 15 | 10 |
| 1203          | Leadgate                   | 9  | 18 | 5  |
| 1513          | Loftus                     | 8  | 10 | 0  |
| 88            | Longhirst                  | 0  | 14 | 8  |
| 500           | Longtown                   | 4  | 0  | 0  |
| 341           | Low Moorsley               | 2  | 16 | 6  |
| 390           | Malton and Norton          | 3  | 0  | 6  |
| 192           | Marsden                    | 1  | 13 | 5  |
| 342           | Marske-by-the-Sea          | 2  | 17 | 0  |
| 3955          | Maryport                   | 25 | 0  | 0  |
| 10452         | Middlesbro'                | 42 | 12 | 0  |
| 14-8          | Middleton-in-Teesdale      | 11 | 13 | 4  |
| 1180          | Murton Colliery            | 9  | 15 | 6  |
| 702           | Naworth Collieries         | 5  | 18 | 2  |
| 1122          | Newbiggin-by-the-Sea       | 9  | 7  | 0  |
| 1730          | Newbottle                  | 10 | 0  | 0  |
| 719           | New Brancepeth             | 5  | 19 | 10 |
| 17798         | Newcastle-on-Tyne          | 40 | 0  | 0  |
| 117           | "    H'sehold Furnish'g    | 0  | 19 | 6  |
| 348           | "    St. Anthony's         | 2  | 10 | 0  |
| 663           | New Delaval                | 5  | 10 | 6  |
| 509           | Norhallerton and District  | 4  | 4  | 10 |
| 65            | Northern Iron and Tinplate | 0  | 10 | 10 |
| 3167          | Norin Shields              | 16 | 13 | 4  |
| 483           | Pegswood                   | 4  | 0  | 6  |
| 252           | Pelton Fell                | 2  | 2  | 0  |
| 290           | Penrith                    | 1  | 10 | 0  |
| 186           | Pickering and District     | 1  | 10 | 0  |
| 78            | Pioneer Fishing—N. Shields | 0  | 13 | 0  |
| 1291          | Pittington                 | 10 | 12 | 0  |
| 380           | Radcliffe                  | 3  | 3  | 4  |
| 4588          | Ryhope and Silksworth      | 38 | 4  | 8  |
| 2159          | Seaham Harbour             | 8  | 6  | 8  |
| 1648          | Seaton Delaval             | 10 | 0  | 0  |
| 418           | Seghill                    | 8  | 9  | 4  |
| 1222          | Sherburn Hill              | 10 | 3  | 8  |
| 840           | Shire Moor                 | 3  | 10 | 0  |
| 515           | Shotley Bridge             | 4  | 5  | 4  |
| 1000          | Skelton                    | 8  | 6  | 8  |
| 520           | Skinningrove               | 4  | 6  | 8  |
| 165           | South Hetton Amicable      | 1  | 7  | 6  |

**Northern Section—continued.**

| No of Members | SOCIETIES                   | £                 | s  | d  |
|---------------|-----------------------------|-------------------|----|----|
| 1700          | South Shields               | 14                | 0  | 7  |
| 1241          | Stanhope and Weardale       | 10                | 6  | 10 |
| 1264          | Station Town                | 10                | 3  | 9  |
| 9447          | Stockton-on-Tees            | 20                | 0  | 0  |
| 16599         | Sunderland                  | 40                | 0  | 0  |
| 455           | Swalwell                    | 3                 | 15 | 10 |
| 558           | Tantobie                    | 4                 | 13 | 0  |
| 244           | Tebay                       | 2                 | 0  | 8  |
| 156           | Thirsk                      | 1                 | 6  | 0  |
| 1086          | Throckley and District      | 8                 | 6  | 8  |
| 136           | Togston Terrace & Broomhill | 1                 | 2  | 8  |
| 1200          | Tow Law                     | 10                | 0  | 0  |
| 1180          | Tudhoe Colliery             | 8                 | 6  | 8  |
| 1805          | Tweedside                   | 8                 | 8  | 0  |
| 2002          | Tyne Dock                   | 8                 | 8  | 0  |
| 1861          | Walker-on-Tyne              | 10                | 0  | 0  |
| 4050          | Wallsend                    | 17                | 0  | 0  |
| 655           | West Cornforth              | 5                 | 9  | 2  |
| 1513          | West Pelton                 | 8                 | 6  | 8  |
| 3040          | West Stanley                | 25                | 0  | 0  |
| 1998          | West Wylam and Prudhoe      | 10                | 0  | 0  |
| 1043          | Whitby                      | 8                 | 12 | 10 |
| 96            | Whitfield                   | 0                 | 15 | 11 |
| 310           | Widdrington                 | 2                 | 11 | 8  |
| 180           | Wigton                      | 1                 | 10 | 0  |
| 1228          | Wilmington                  | 8                 | 6  | 8  |
| 1414          | "    Quay and Howdon        | 11                | 13 | 4  |
| 1041          | Windy Nook                  | 8                 | 13 | 4  |
| 1485          | Workington Beehive          | 8                 | 10 | 0  |
| 1689          | "    Industrial             | 10                | 10 | 0  |
| <hr/> 250753  |                             | <hr/> £1265 15 10 |    |    |

**NORTH-WESTERN SECTION.**

| No of Members | SOCIETIES                 | £  | s  | d. |
|---------------|---------------------------|----|----|----|
| 8424          | Accerington and Church    | 34 | 17 | 7  |
| 275           | Addingham                 | 2  | 5  | 10 |
| 626           | Addlington                | 2  | 2  | 0  |
| 159           | Ainsworth New Road        | 1  | 11 | 0  |
| 380           | Airedale Worsted Manufac. | 3  | 3  | 4  |
| 326           | Allerton                  | 2  | 14 | 4  |
| 4159          | Ashton-under-Lyne         | 26 | 0  | 0  |
| 2711          | Bacup                     | 8  | 6  | 8  |
| 511           | "    Conservative         | 4  | 5  | 2  |
| 455           | Baglsate                  | 3  | 15 | 10 |
| 240           | Bakewell                  | 2  | 0  | 0  |
| 520           | Bamfurlong                | 4  | 6  | 8  |
| 250           | Bangor                    | 2  | 1  | 8  |
| 115           | Barkisland                | 0  | 19 | 2  |
| 690           | Barnoldswick              | 5  | 13 | 4  |
| 20781         | Barnsley                  | 70 | 0  | 0  |
| 396           | Barrowford Industrial     | 2  | 15 | 2  |
| 8943          | Barrow-in-Furness         | 20 | 0  | 0  |
| 4926          | Batley                    | 20 | 0  | 0  |
| 167           | Beeston                   | 1  | 7  | 10 |
| 3923          | Beswick                   | 8  | 6  | 8  |
| 240           | Beverley and District     | 1  | 18 | 4  |
| 345           | Billington and Whalley    | 2  | 17 | 6  |
| 3072          | Bingley                   | 20 | 0  | 0  |
| 2256          | Birkenhead                | 8  | 8  | 0  |
| 2347          | Birkenshaw                | 10 | 0  | 0  |
| 1663          | Birstall                  | 10 | 0  | 0  |
| 2302          | Blackburn—Blakey Moor     | 8  | 6  | 8  |
| 3499          | "    Daisyfield           | 10 | 0  | 0  |
| 1774          | "    Grimshaw Park        | 8  | 6  | 8  |
| 4078          | Blackley                  | 8  | 8  | 0  |
| 4504          | Blackpool                 | 20 | 0  | 4  |
| 400           | "    Mineral Water Sp'ly  | 3  | 6  | 8  |
| 180           | "    Union Printers       | 1  | 10 | 0  |



## North-Western Section—continued

| No of Members. | SOCIETIES.                        | £  | s. | d. |
|----------------|-----------------------------------|----|----|----|
| 259            | Blackrod .....                    | 2  | 1  | 0  |
| 29346          | Bolton .....                      | 80 | 0  | 0  |
| 54             | "    Cabinet Makers .....         | 0  | 9  | 0  |
| 78             | Bradford Cabinet Makers .....     | 1  | 0  | 0  |
| 20374          | Bradford (City of) .....          | 81 | 15 | 5  |
| 251            | Bridlington .....                 | 2  | 0  | 6  |
| 1070           | Brierfield .....                  | 8  | 6  | 8  |
| 6378           | Brighouse .....                   | 21 | 0  | 0  |
| 15502          | Brightside and Carbrook .....     | 55 | 0  | 0  |
| 274            | Broadbottom .....                 | 2  | 5  | 8  |
| 159            | Brooksbottoms .....               | 1  | 5  | 0  |
| 319            | Brymbo .....                      | 2  | 10 | 0  |
| 120            | Buckley .....                     | 1  | 0  | 0  |
| 13116          | Burnley .....                     | 54 | 13 | 0  |
| 460            | "    Self-Help .....              | 3  | 16 | 8  |
| 460            | Burslem .....                     | 3  | 16 | 8  |
| 11976          | Bury .....                        | 40 | 0  | 0  |
| 336            | Buttershaw .....                  | 2  | 16 | 0  |
| 686            | Butt Lane .....                   | 5  | 14 | 4  |
| 71             | Calderdale Clog Sundries .....    | 0  | 11 | 10 |
| 199            | Carleton .....                    | 1  | 13 | 2  |
| 1231           | Carnforth .....                   | 8  | 6  | 8  |
| 1840           | Castleford Industrial .....       | 14 | 0  | 0  |
| 250            | Cefn and District .....           | 2  | 1  | 8  |
| 2542           | Chester .....                     | 8  | 8  | 0  |
| 845            | Chesterfield .....                | 7  | 0  | 10 |
| 345            | Chirk Green .....                 | 2  | 17 | 6  |
| 2065           | Chorley .....                     | 8  | 8  | 0  |
| 1100           | Churchtown .....                  | 9  | 3  | 4  |
| 440            | Churwell .....                    | 3  | 13 | 4  |
| 666            | Clayton .....                     | 5  | 9  | 6  |
| 1518           | Clayton-le-Moors .....            | 12 | 13 | 0  |
| 3743           | Cleckheaton .....                 | 15 | 0  | 0  |
| 441            | Clifton .....                     | 3  | 13 | 6  |
| 714            | Clitheroe .....                   | 5  | 14 | 5  |
| 820            | Close Hill .....                  | 6  | 16 | 8  |
| 450            | Clown .....                       | 3  | 13 | 8  |
| 3632           | Colne and District .....          | 15 | 0  | 0  |
| 46             | Colne Vale Corn Millers .....     | 1  | 1  | 0  |
| 132            | Colwyn Bay .....                  | 0  | 12 | 6  |
| 2084           | Compstall .....                   | 8  | 6  | 8  |
| 2267           | Congleton .....                   | 9  | 0  | 0  |
| 382            | Cononley .....                    | 3  | 3  | 8  |
| 351            | Co-op. Sundries (Droylsden) ..... | 2  | 18 | 6  |
| 251            | Cragg Vale .....                  | 2  | 1  | 10 |
| 667            | Crawshawbooth .....               | 5  | 11 | 2  |
| 8731           | Crewe Friendly .....              | 32 | 0  | 0  |
| 286            | Crigglestone .....                | 2  | 3  | 10 |
| 2238           | Crompton Provident .....          | 11 | 0  | 0  |
| 613            | Crosland Moor .....               | 5  | 0  | 0  |
| 325            | Crosshills .....                  | 2  | 14 | 2  |
| 2457           | Dalton-in-Furness .....           | 8  | 6  | 8  |
| 5150           | Darwen Industrial .....           | 21 | 3  | 4  |
| 712            | Delph .....                       | 5  | 18 | 6  |
| 83             | "    Woollen Manufac. .....       | 0  | 13 | 10 |
| 589            | Denaby Main .....                 | 4  | 16 | 1  |
| 462            | Denholme .....                    | 3  | 15 | 1  |
| 1045           | Denton and Haughton .....         | 8  | 6  | 8  |
| 9890           | Dewsbury Pioneers .....           | 40 | 0  | 0  |
| 270            | Diggle .....                      | 2  | 5  | 0  |
| 187            | Disley .....                      | 1  | 11 | 2  |
| 162            | Dogley Bar .....                  | 1  | 7  | 0  |
| 6916           | Doncaster .....                   | 25 | 0  | 0  |
| 360            | Doveholes .....                   | 3  | 0  | 0  |
| 221            | Driffild .....                    | 1  | 16 | 10 |
| 4668           | Droylsden .....                   | 40 | 11 | 4  |
| 632            | Eagley .....                      | 5  | 5  | 0  |
| 558            | Earby .....                       | 4  | 13 | 0  |
| 1950           | Earlestown .....                  | 8  | 6  | 8  |
| 8833           | Ecclesall .....                   | 30 | 0  | 0  |
| 252            | Eccles Manufacturing .....        | 2  | 2  | 0  |
| 12178          | "    Provident .....              | 50 | 8  | 1  |

## North-Western Section—continued.

| No of Members | SOCIETIES.                         | £  | s. | d. |
|---------------|------------------------------------|----|----|----|
| 300           | Eckington .....                    | 2  | 10 | 0  |
| 238           | Edenfield .....                    | 1  | 19 | 8  |
| 480           | Edgworth .....                     | 4  | 0  | 0  |
| 240           | Ellesmere Port .....               | 1  | 18 | 4  |
| 345           | Emley .....                        | 2  | 17 | 6  |
| 403           | Employés Prov. (Port Sn'ght) ..... | 3  | 7  | 2  |
| 95            | Escrick and District .....         | 0  | 15 | 10 |
| 103           | Ewloe Place .....                  | 0  | 14 | 0  |
| 6928          | Failsworth .....                   | 25 | 0  | 0  |
| 5281          | Farnworth and Kearsley .....       | 20 | 0  | 0  |
| 125           | Firgrove .....                     | 1  | 0  | 10 |
| 1872          | Fleetwood .....                    | 8  | 6  | 8  |
| 200           | Flint and Oakenholt .....          | 1  | 13 | 4  |
| 224           | Gargrave .....                     | 1  | 17 | 0  |
| 696           | Garston and District .....         | 5  | 0  | 0  |
| 2420          | Glossop Dale .....                 | 8  | 6  | 8  |
| 805           | Golcar .....                       | 6  | 14 | 2  |
| 1370          | Goole .....                        | 11 | 8  | 4  |
| 133           | Grange Moor Friendly .....         | 1  | 3  | 0  |
| 156           | Grange-over-Sands .....            | 0  | 19 | 6  |
| 320           | Grasscroft .....                   | 2  | 13 | 4  |
| 2652          | Great Harwood .....                | 8  | 6  | 8  |
| 4532          | Great Horton .....                 | 15 | 0  | 0  |
| 616           | Greenfield .....                   | 5  | 2  | 8  |
| 443           | Greengates & Apperley Bdg. .....   | 1  | 14 | 0  |
| 100           | Gregson's Lane .....               | 0  | 16 | 8  |
| 990           | Guiselley .....                    | 8  | 1  | 5  |
| 1266          | Hadfield .....                     | 8  | 6  | 8  |
| 1144          | Halifax Flour .....                | 9  | 10 | 8  |
| 11058         | "    Industrial .....              | 46 | 2  | 0  |
| 747           | Handsworth Woodhouse .....         | 5  | 18 | 7  |
| 2000          | Harrogate .....                    | 16 | 13 | 4  |
| 494           | Hasland .....                      | 3  | 15 | 0  |
| 2259          | Haslingden Industrial .....        | 8  | 6  | 8  |
| 542           | Haughton Green .....               | 4  | 10 | 0  |
| 210           | Hawarden .....                     | 1  | 14 | 2  |
| 931           | Haworth .....                      | 7  | 15 | 2  |
| 480           | Hayfield .....                     | 4  | 0  | 0  |
| 270           | Heapey Busy Bee .....              | 2  | 10 | 8  |
| 873           | Hebden Bridge Fustian .....        | 10 | 0  | 0  |
| 2846          | "    Industrial .....              | 11 | 17 | 2  |
| 7280          | Heckmondwike .....                 | 20 | 0  | 0  |
| 349           | Helmshore .....                    | 2  | 18 | 2  |
| 469           | Heptonstall .....                  | 3  | 16 | 4  |
| 500           | Hepworth .....                     | 4  | 3  | 4  |
| 4276          | Heywood .....                      | 17 | 16 | 4  |
| 121           | Higham .....                       | 1  | 0  | 2  |
| 1121          | Higher Hurst .....                 | 9  | 3  | 4  |
| 221           | "    Walton .....                  | 1  | 16 | 10 |
| 2254          | Hillhouse Perseverance .....       | 8  | 8  | 0  |
| 434           | Hill Top (Paddock) .....           | 3  | 11 | 2  |
| 1460          | Hindley .....                      | 10 | 3  | 4  |
| 441           | Hindsford .....                    | 3  | 13 | 6  |
| 252           | Holmfild .....                     | 2  | 1  | 5  |
| 4             | Holmfirth Boot and Shoe .....      | 0  | 10 | 0  |
| 314           | Holyhead .....                     | 2  | 12 | 4  |
| 1200          | Horbury .....                      | 8  | 6  | 8  |
| 2268          | Horwich .....                      | 8  | 6  | 8  |
| 216           | Hoylake and West Kirby .....       | 1  | 6  | 6  |
| 11960         | Huddersfield .....                 | 40 | 0  | 0  |
| 86            | "    Brush Manufac. .....          | 0  | 14 | 4  |
| 112           | Hull General Builders .....        | 0  | 16 | 8  |
| 60            | "    Ship Builders.. ..            | 0  | 10 | 0  |
| 334           | Hulme Pioneers .....               | 2  | 10 | 0  |
| 528           | Hurst Brook .....                  | 4  | 8  | 0  |
| 2519          | Hyde Equitable .....               | 12 | 12 | 0  |
| 224           | Ingletton .....                    | 1  | 17 | 4  |
| 265           | Junction (Delph) .....             | 2  | 4  | 2  |
| 7996          | Keighley .....                     | 30 | 0  | 0  |
| 240           | "    Ironworks .....               | 2  | 0  | 0  |
| 1990          | Kendal .....                       | 10 | 0  | 0  |
| 347           | Killamarsh .....                   | 2  | 17 | 10 |

**North-Western Section—continued.**

| No of<br>Members. | SOCIETIES.                        | £   | s. | d  |
|-------------------|-----------------------------------|-----|----|----|
| 702               | Kilnhurst .....                   | 5   | 17 | 0  |
| 4943              | Kingston-upon-Hull .....          | 21  | 0  | 0  |
| 700               | Kippax .....                      | 5   | 16 | 8  |
| 272               | Kirkburton .....                  | 2   | 5  | 4  |
| 377               | Kirkby-in-Furness .....           | 3   | 2  | 10 |
| 724               | Kirkham Fylde Industrial .....    | 6   | 0  | 8  |
| 162               | Knuzden Brook .....               | 1   | 7  | 0  |
| 9763              | Lancaster and Skerton .....       | 48  | 0  | 0  |
| 96                | Lane Bottom .....                 | 0   | 16 | 0  |
| 428               | Lane Dyehouse .....               | 3   | 11 | 4  |
| 212               | Langdale .....                    | 1   | 13 | 4  |
| 49905             | Leeds Industrial .....            | 120 | 0  | 0  |
| 1514              | Leek and Moorlands .....          | 8   | 6  | 8  |
| 108               | Leek Silk Twist .....             | 2   | 0  | 0  |
| 75                | " Trimming .....                  | 0   | 12 | 0  |
| 787               | Lees .....                        | 6   | 11 | 2  |
| 539               | Lees and Cross Roads .....        | 4   | 6  | 8  |
| 107               | Leeswood .....                    | 0   | 17 | 10 |
| 9054              | Leigh Friendly .....              | 21  | 0  | 0  |
| 138               | Leven Valley .....                | 1   | 3  | 0  |
| 1017              | Leyland and Farington .....       | 8   | 9  | 6  |
| 545               | Liuthwaite .....                  | 4   | 8  | 7  |
| 1530              | Littleborough .....               | 8   | 6  | 8  |
| 650               | Little Hulton .....               | 5   | 8  | 0  |
| 560               | Little Lever .....                | 4   | 13 | 4  |
| 2587              | Liverpool (City of) .....         | 12  | 16 | 0  |
| 298               | Livesey .....                     | 2   | 9  | 8  |
| 134               | Llandudno Junction .....          | 1   | 2  | 4  |
| 120               | Llanrug .....                     | 1   | 0  | 0  |
| 1011              | Longridge .....                   | 8   | 6  | 8  |
| 361               | Love Clough .....                 | 9   | 0  | 2  |
| 225               | Lower Darwen .....                | 1   | 17 | 6  |
| 157               | Lower Holker .....                | 1   | 6  | 2  |
| 219               | Low Moor Nelson Street .....      | 1   | 16 | 6  |
| 458               | Luddenden and District .....      | 3   | 15 | 0  |
| 510               | Luddendenfoot .....               | 4   | 5  | 0  |
| 4035              | Macclesfield .....                | 10  | 0  | 0  |
| 356               | " Silk Manufac. .....             | 2   | 18 | 8  |
| 15701             | Manchester & Salford Equit. ..... | 52  | 0  | 0  |
| —                 | " Ed. Com. Assoc. .....           | 1   | 1  | 0  |
| 70                | Market Weighton .....             | 0   | 11 | 8  |
| 750               | Marsden .....                     | 6   | 2  | 6  |
| 5048              | Masbro' Equit. Pioneers .....     | 31  | 8  | 4  |
| 689               | Matlock Bank .....                | 5   | 4  | 0  |
| 1010              | Meltham Industrial .....          | 8   | 6  | 8  |
| 100               | " Mills Provident .....           | 0   | 16 | 8  |
| 1232              | Mexboro' .....                    | 5   | 0  | 0  |
| 618               | Middlestown .....                 | 4   | 10 | 2  |
| 2698              | Middleton and Tonge .....         | 11  | 13 | 4  |
| 436               | Midgley .....                     | 3   | 12 | 8  |
| 2028              | Millom .....                      | 8   | 6  | 8  |
| 666               | Milnsbridge Perseverance .....    | 7   | 4  | 4  |
| 1100              | Mirfield Industrial .....         | 8   | 6  | 8  |
| 240               | Mold Junction .....               | 2   | 0  | 0  |
| 6564              | Morley .....                      | 20  | 0  | 0  |
| 2954              | Mossley .....                     | 15  | 0  | 0  |
| 600               | Mytholmroyd .....                 | 5   | 0  | 0  |
| 126               | Nantwich Boot and Shoe .....      | 1   | 1  | 0  |
| 6586              | Nelson .....                      | 25  | 4  | 0  |
| 206               | Netherthong .....                 | 1   | 14 | 4  |
| 453               | New Hey .....                     | 3   | 15 | 0  |
| 1630              | New Mills .....                   | 8   | 6  | 8  |
| 278               | New Moston .....                  | 2   | 6  | 4  |
| 331               | New Road Side .....               | 2   | 15 | 2  |
| 12089             | Oldham Equitable .....            | 50  | 7  | 5  |
| 15344             | " Industrial .....                | 63  | 18 | 8  |
| 178               | " Star Corn Millers .....         | 1   | 9  | 8  |
| 2836              | Ossett .....                      | 8   | 6  | 8  |
| 1268              | Oswaldtwistle .....               | 8   | 6  | 8  |
| 425               | Oughtibridge .....                | 3   | 10 | 10 |
| —                 | Oxcroft .....                     | 0   | 5  | 0  |
| 188               | Oxenhope .....                    | 1   | 11 | 4  |

**North-Western Section—continued.**

| No of<br>Members | SOCIETIES.                     | £  | s. | d  |
|------------------|--------------------------------|----|----|----|
| 2150             | Padiham .....                  | 8  | 6  | 8  |
| 683              | Parkgate and Berry Brow ..     | 5  | 6  | 8  |
| 147              | Pecket Well .....              | 1  | 4  | 6  |
| 23680            | Pendleton .....                | 95 | 9  | 6  |
| 373              | Poynton and Worth .....        | 3  | 2  | 2  |
| 13627            | Preston .....                  | 32 | 0  | 0  |
| 2565             | Prestwich .....                | 10 | 10 | 0  |
| 680              | Printing Society, Manchester   | 10 | 0  | 0  |
| 2107             | Queensbury .....               | 8  | 6  | 8  |
| 523              | Queensferry and District ..... | 4  | 7  | 2  |
| 4548             | Radcliffe and Pilkington ..... | 20 | 0  | 0  |
| 2506             | Ramsbottom Industrial .....    | 10 | 0  | 0  |
| 542              | Ravensthorpe .....             | 4  | 6  | 8  |
| 832              | " Self-Help .....              | 6  | 18 | 8  |
| 1196             | Rawdon .....                   | 8  | 6  | 8  |
| 603              | Rawtenstall Industrial .....   | 4  | 18 | 10 |
| 1150             | Rhodes .....                   | 8  | 6  | 8  |
| 158              | Ribchester .....               | 0  | 6  | 7  |
| 527              | Ringley and Kearsley .....     | 4  | 7  | 10 |
| 831              | Ripon and District .....       | 6  | 15 | 3  |
| 575              | Ripponden .....                | 4  | 15 | 10 |
| 1008             | Rishton .....                  | 8  | 6  | 0  |
| 709              | Rochdale Conservative .....    | 5  | 8  | 4  |
| 642              | " Corn Mill .....              | 5  | 5  | 0  |
| 12240            | " Equitable Pioneers .....     | 50 | 19 | 11 |
| 1618             | Royston .....                  | 8  | 10 | 0  |
| 6365             | Runcorn .....                  | 20 | 0  | 0  |
| 92.6             | St. Helens .....               | 10 | 10 | 0  |
| 69               | Salterforth .....              | 0  | 11 | 6  |
| 220              | Scapegoat Hill .....           | 1  | 16 | 6  |
| 813              | Scarborough and District ..    | 6  | 15 | 2  |
| 8                | Sear Wood Coal .....           | 0  | 5  | 0  |
| 402              | School Lane Walt'n-le-D'le     | 3  | 7  | 0  |
| 122              | Sedburgh .....                 | 1  | 0  | 4  |
| 542              | Selby and District .....       | 4  | 6  | 10 |
| 328              | Shawforth .....                | 0  | 13 | 1  |
| 228              | Sheepridge .....               | 1  | 18 | 0  |
| 856              | Sheffield .....                | 6  | 5  | 0  |
| 43               | " Builders .....               | 0  | 7  | 2  |
| 60               | " Cntrlery .....               | 0  | 10 | 0  |
| 80               | " Federated Cutlers .....      | 0  | 13 | 4  |
| 254              | Shepley .....                  | 2  | 2  | 0  |
| 282              | Siddall .....                  | 2  | 7  | 0  |
| 668              | Silsden .....                  | 5  | 11 | 4  |
| 736              | Silverdale .....               | 6  | 2  | 8  |
| 43               | Skeldale Dairy .....           | 0  | 6  | 10 |
| 316              | Skelmanthorpe .....            | 2  | 10 | 0  |
| 1011             | Skelmersdale .....             | 8  | 6  | 8  |
| 1400             | Skipton .....                  | 11 | 13 | 4  |
| 2040             | Slaithwaite .....              | 8  | 6  | 8  |
| 160              | Smithy Bridge .....            | 1  | 6  | 8  |
| 522              | South Crosland & Netherton     | 4  | 6  | 8  |
| 2736             | Sowerby Bridge Flour .....     | 17 | 0  | 0  |
| 3353             | " Industrial .....             | 15 | 0  | 0  |
| 501              | Stacksteads .....              | 4  | 3  | 4  |
| 712              | Stainland & Holywell Green     | 5  | 18 | 8  |
| 4351             | Stalybridge .....              | 10 | 0  | 0  |
| 126              | Stanbury .....                 | 1  | 1  | 0  |
| 431              | Staveley Town .....            | 3  | 11 | 8  |
| 354              | Steeeton .....                 | 2  | 19 | 0  |
| 6831             | Stockport .....                | 10 | 10 | 0  |
| 260              | " Great Moor .....             | 2  | 3  | 4  |
| 2497             | Stocksbridge .....             | 10 | 0  | 0  |
| 252              | Stoke-on-Trent .....           | 2  | 2  | 0  |
| 228              | Styal .....                    | 1  | 16 | 6  |
| 160              | Summerscat & Brookshot'ns      | 1  | 6  | 8  |
| 1985             | Swarthmoor and Ulverston ..    | 8  | 6  | 8  |
| 227              | Swinton Chorley Road .....     | 1  | 17 | 10 |
| 600              | " Moorside .....               | 5  | 0  | 0  |
| 300              | " Upper .....                  | 2  | 10 | 0  |
| 378              | Tadcaster .....                | 3  | 3  | 0  |
| 358              | Thomson, Wm., and Sons ..      | 2  | 19 | 8  |

**North-Western Section—continued.**

| No of Members. | SOCIETIES.                        | £  | s. | d. |
|----------------|-----------------------------------|----|----|----|
| 707            | Todmorden—Bridge End....          | 5  | 17 | 5  |
| 3708           | Industrial .....                  | 15 | 9  | 0  |
| 80             | Tong Park—Baildon .....           | 0  | 13 | 4  |
| 1106           | Tottington Industrial .....       | 8  | 6  | 8  |
| 3119           | Toxteth .....                     | 10 | 0  | 0  |
| 196            | Trawden .....                     | 1  | 12 | 6  |
| 94             | Turn .....                        | 0  | 15 | 0  |
| 1122           | Tyldesley .....                   | 8  | 6  | 8  |
| 916            | Uppermill .....                   | 7  | 12 | 8  |
| 358            | Uppertown .....                   | 2  | 19 | 8  |
| 236            | Wainstalls .....                  | 1  | 19 | 4  |
| 5943           | Wakefield Industrial .....        | 15 | 0  | 0  |
| 1838           | Walkden .....                     | 10 | 0  | 0  |
| 153            | Walmer Bridge .....               | 1  | 4  | 2  |
| 604            | Walsden .....                     | 5  | 0  | 8  |
| 242            | Wardle .....                      | 2  | 0  | 4  |
| 6823           | Warrington .....                  | 15 | 0  | 0  |
| 176            | Water .....                       | 0  | 14 | 8  |
| 531            | Waterfoot .....                   | 4  | 3  | 4  |
| 716            | Waterloo .....                    | 5  | 19 | 4  |
| 1085           | Westhoughton Friendly .....       | 9  | 0  | 0  |
| 1016           | United .....                      | 8  | 9  | 4  |
| 23             | West Yorks. Coal Federation ..... | 0  | 5  | 0  |
| 234            | Wetherby .....                    | 1  | 15 | 4  |
| 794            | Whaley Bridge .....               | 6  | 12 | 4  |
| 128            | Wheatley Lane .....               | 1  | 0  | 9  |
| 112            | Wheelton .....                    | 0  | 18 | 6  |
| 463            | Whiston .....                     | 3  | 17 | 2  |
| 187            | Whitehough .....                  | 1  | 9  | 6  |
| 288            | Whitewell Bottom .....            | 2  | 8  | 0  |
| 390            | Whittington .....                 | 2  | 15 | 0  |
| 399            | Wibsey Slackside .....            | 3  | 6  | 6  |
| 6572           | Wigan .....                       | 16 | 16 | 0  |
| 300            | Wilsden .....                     | 2  | 10 | 0  |
| 5610           | Windhill .....                    | 32 | 0  | 0  |
| 287            | Winewall .....                    | 2  | 0  | 0  |
| 1938           | Winnington .....                  | 10 | 0  | 0  |
| 1577           | Winsford .....                    | 8  | 6  | 8  |
| 476            | Withnell .....                    | 3  | 15 | 0  |
| 361            | Woodley .....                     | 4  | 9  | 6  |
| 479            | Wooddale .....                    | 3  | 19 | 10 |
| 600            | Woolfold .....                    | 5  | 0  | 0  |
| 1544           | Worksop .....                     | 10 | 0  | 0  |
| 168            | Worsley—Roe Green .....           | 1  | 6  | 6  |
| 790            | Wrexham .....                     | 6  | 1  | 8  |
| 8200           | York .....                        | 40 | 0  | 0  |
| 470            | Youlgreave .....                  | 3  | 18 | 4  |

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**DONATIONS.**

|  |     |   |   |
|--|-----|---|---|
| Co-op. Insurance, Manchester                     | 20  | 0 | 0 |
| " Newspaper, "                                   | 15  | 0 | 0 |
| " Wholesale, "                                   | 250 | 0 | 0 |
| Amalgamated Union of Co-operative Employés ..... | 2   | 2 | 0 |
| Hazel Grove .....                                | 2   | 0 | 0 |
| Hollingworth .....                               | 4   | 4 | 0 |
| Whitworth .....                                  | 5   | 5 | 0 |

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**SCOTTISH SECTION.**

| No. of Members. | SOCIETIES.              | £  | s. | d. |
|-----------------|-------------------------|----|----|----|
| 19023           | Aberdeen Northern ..... | 12 | 10 | 0  |
| 3650            | Alloa .....             | 12 | 0  | 0  |
| 998             | Alva Bazaar .....       | 7  | 16 | 4  |
| 300             | Annbank .....           | 2  | 10 | 0  |

**Scottish Section—continued.**

| No of Members. | SOCIETIES                           | £  | s. | d. |
|----------------|-------------------------------------|----|----|----|
| 445            | Anniesland .....                    | 3  | 14 | 2  |
| 1264           | Arbroath Equitable .....            | 8  | 6  | 8  |
| 1227           | " High Street .....                 | 10 | 0  | 0  |
| 1000           | Ardrossan .....                     | 8  | 6  | 8  |
| 964            | Armadales .....                     | 8  | 0  | 8  |
| 418            | Auchinheath .....                   | 3  | 9  | 8  |
| 523            | Auchinleck .....                    | 4  | 8  | 2  |
| 298            | Auchtermuchty .....                 | 2  | 9  | 8  |
| 802            | Avonbank .....                      | 6  | 13 | 4  |
| 2470           | Bainsford and Grahamston .....      | 8  | 6  | 8  |
| 1191           | Bannockburn .....                   | 9  | 18 | 6  |
| 2636           | Barthead .....                      | 15 | 0  | 0  |
| 1251           | Bathgate .....                      | 10 | 8  | 6  |
| 710            | Beith .....                         | 5  | 18 | 4  |
| 860            | Bellshill and Mossend .....         | 7  | 0  | 0  |
| 1196           | Blantyre .....                      | 9  | 0  | 0  |
| 1109           | Bo'ness .....                       | 8  | 6  | 8  |
| 750            | Bonnybridge .....                   | 6  | 5  | 0  |
| 1896           | Brechin Equitable .....             | 8  | 6  | 8  |
| 250            | Bridge of Weir .....                | 4  | 3  | 4  |
| 1634           | Broxburn .....                      | 13 | 6  | 8  |
| 1000           | Buckhaven .....                     | 8  | 6  | 8  |
| 960            | Burnbank .....                      | 8  | 0  | 0  |
| 245            | Burntisland .....                   | 2  | 1  | 0  |
| 230            | Busby .....                         | 1  | 18 | 4  |
| 209            | Cadder .....                        | 1  | 14 | 10 |
| 236            | Calderbank .....                    | 2  | 0  | 0  |
| 1149           | Cambslang .....                     | 8  | 8  | 0  |
| 1115           | Camelon .....                       | 9  | 3  | 4  |
| 715            | Carlisle .....                      | 5  | 16 | 8  |
| 700            | Carrie .....                        | 5  | 16 | 8  |
| 447            | Carron .....                        | 3  | 11 | 8  |
| 276            | Carstairs Junction .....            | 2  | 6  | 0  |
| 272            | Cathcart .....                      | 2  | 5  | 4  |
| 557            | Catrine .....                       | 4  | 12 | 10 |
| 536            | Chapelhall .....                    | 4  | 9  | 4  |
| 308            | Clackmannan .....                   | 2  | 11 | 4  |
| 2133           | Clydebank .....                     | 10 | 0  | 0  |
| 458            | Coalburn and District .....         | 3  | 16 | 4  |
| 130            | Coaltown of Wemyss .....            | 1  | 1  | 8  |
| 5147           | Coatbridge .....                    | 10 | 0  | 0  |
| 77             | Condorrat Quarrying .....           | 1  | 0  | 0  |
| 867            | Cowdenbeath .....                   | 7  | 4  | 4  |
| 4994           | Cowlairs .....                      | 12 | 0  | 0  |
| 147            | Crief .....                         | 2  | 8  | 0  |
| 706            | Crofthead .....                     | 5  | 17 | 8  |
| 597            | Crosshouse .....                    | 4  | 19 | 6  |
| 269            | Cumbernauld .....                   | 2  | 4  | 10 |
| 156            | Cupar and District .....            | 1  | 3  | 0  |
| 341            | Dalmellington .....                 | 2  | 15 | 0  |
| 294            | Dalmuir .....                       | 2  | 8  | 4  |
| 4734           | Dalziel .....                       | 10 | 0  | 0  |
| 833            | Darvel .....                        | 6  | 18 | 10 |
| 955            | Denny and Dunipace .....            | 7  | 19 | 2  |
| 87             | Douglas Provident .....             | 0  | 14 | 0  |
| 498            | Dreghorn .....                      | 4  | 3  | 0  |
| 2560           | Dumbarton .....                     | 8  | 6  | 8  |
| 966            | Dumfries and Maxwelltown .....      | 7  | 8  | 10 |
| 289            | Dumblane .....                      | 2  | 8  | 2  |
| 438            | Dundee (City of) .....              | 3  | 14 | 6  |
| 1475           | Dundee & Dist. C. Coal Supply ..... | 8  | 10 | 4  |
| 7009           | Dunfermline .....                   | 20 | 0  | 0  |
| 1164           | Dykehead and Shotts .....           | 9  | 11 | 11 |
| 615            | Dysart .....                        | 5  | 2  | 6  |
| 240            | Earlston .....                      | 2  | 0  | 0  |
| 150            | East Kilbride .....                 | 1  | 5  | 0  |
| 284            | East Wemyss .....                   | 2  | 7  | 4  |
| -              | Edinburgh—People's Bank .....       | 2  | 10 | 0  |
| 150            | " Printing .....                    | 1  | 5  | 0  |
| 28507          | " St. Cuthbert's .....              | 50 | 0  | 0  |
| 146            | Firth of Clyde—Gourock .....        | 1  | 4  | 4  |
| 1233           | Galashiels .....                    | 10 | 5  | 6  |

**Scottish Section—continued.**

| No. of<br>Members. | SOCIETIES.                   | £  | s  | d  |
|--------------------|------------------------------|----|----|----|
| 989                | Galashiels Waverley.....     | 8  | 4  | 10 |
| 1095               | Galston .....                | 8  | 14 | 7  |
| 73                 | Gavieside .....              | 0  | 12 | 2  |
| 451                | Gilbertfield .....           | 3  | 15 | 0  |
| 712                | Glasgow—Drapry & Furnishg. . | 5  | 18 | 8  |
| 8651               | „ Eastern .....              | 30 | 0  | 0  |
| 13922              | „ Kinning Park .....         | 15 | 0  | 0  |
| 1293               | „ London Road .....          | 9  | 3  | 4  |
| 1015               | „ Progress.....              | 8  | 6  | 8  |
| 13585              | „ St. George.....            | 27 | 0  | 0  |
| 3350               | „ St. Rollox .....           | 12 | 0  | 0  |
| 128                | „ United Baking .....        | 10 | 0  | 0  |
| 193                | Glengowan .....              | 1  | 12 | 2  |
| 74                 | Glespin Provident .....      | 0  | 12 | 4  |
| 2163               | Grahamston and Bainsford. .  | 8  | 10 | 0  |
| 1276               | Grangemouth .....            | 10 | 10 | 9  |
| 2809               | Greenock—Central .....       | 12 | 10 | 0  |
| 456                | „ East End.....              | 3  | 16 | 0  |
| 270                | Guard Bridge .....           | 2  | 5  | 0  |
| 971                | Haddington .....             | 4  | 2  | 6  |
| 9                  | Hamilton—Baking.....         | 2  | 0  | 0  |
| 1622               | „ Central .....              | 13 | 6  | 8  |
| —                  | „ Chapel Street .....        | 2  | 1  | 8  |
| 338                | „ Palace Colliery..          | 2  | 16 | 0  |
| 3937               | Hawick .....                 | 15 | 19 | 4  |
| 105                | Howwood .....                | 0  | 17 | 6  |
| 246                | Hurlet and Nitshill .....    | 1  | 18 | 4  |
| 760                | Hurlford .....               | 3  | 2  | 11 |
| 356                | Innerleithen .....           | 2  | 19 | 4  |
| 521                | Irvine and Fullarton .....   | 4  | 6  | 10 |
| 487                | Jedburgh Store Co.....       | 4  | 1  | 2  |
| 1320               | Johnstone .....              | 11 | 0  | 0  |
| 575                | Juniper Green .....          | 4  | 15 | 10 |
| 256                | Kelso .....                  | 2  | 2  | 8  |
| 1232               | Kelty .....                  | 10 | 0  | 0  |
| 261                | Kettle .....                 | 2  | 3  | 0  |
| 480                | „ Baking .....               | 3  | 19 | 10 |
| 488                | Kilbarchan .....             | 4  | 0  | 0  |
| 1087               | Kilbirnie.....               | 8  | 6  | 8  |
| 6105               | Kilmarnock Equitable.....    | 20 | 0  | 0  |
| 620                | Kilwinning .....             | 5  | 3  | 4  |
| 217                | Kingseat.....                | 1  | 15 | 4  |
| 217                | Kinross and Vicinity .....   | 1  | 16 | 2  |
| 1306               | Kirkintilloch .....          | 10 | 16 | 8  |
| 1020               | Lanark Provident .....       | 8  | 10 | 0  |
| 450                | Langholm .....               | 3  | 15 | 0  |
| 445                | Larbert .....                | 3  | 14 | 2  |
| 1130               | Larkhall .....               | 9  | 8  | 4  |
| 228                | Lassodie.....                | 1  | 17 | 4  |
| 60                 | Levensseat .....             | 0  | 10 | 0  |
| 6318               | Leith .....                  | 12 | 10 | 0  |
| 270                | Lénnoxtown .....             | 2  | 5  | 0  |
| 857                | Leslie and District.....     | 7  | 1  | 8  |
| 1324               | Leven Reform .....           | 11 | 0  | 8  |
| 232                | Linwood .....                | 1  | 18 | 8  |
| 1851               | Lochgelly .....              | 9  | 12 | 0  |
| 147                | Lochwinnoch .....            | 1  | 1  | 8  |
| 474                | Longcroft .....              | 3  | 19 | 0  |
| 1043               | Markinch .....               | 8  | 14 | 4  |
| 565                | Mauchline .....              | 4  | 14 | 2  |
| 192                | Menstrie .....               | 1  | 12 | 0  |
| 360                | Methil .....                 | 2  | 15 | 0  |
| 294                | Milngavie .....              | 2  | 9  | 0  |
| 123                | Moffat Mills .....           | 1  | 0  | 0  |
| 2331               | Musselburgh and Fisherrow. . | 8  | 6  | 8  |
| 316                | Newarthill.....              | 2  | 10 | 0  |
| 446                | New Cumnock .....            | 3  | 13 | 5  |
| 960                | Newmains & Cambusnethan. .   | 7  | 15 | 3  |
| 947                | Newmilns .....               | 7  | 17 | 10 |
| 185                | Newton Mearns .....          | 1  | 9  | 0  |
| 554                | Newtonshaw .....             | 4  | 12 | 4  |
| 1120               | Norton Park .....            | 8  | 6  | 8  |

**Scottish Section—continued.**

| No. of<br>Members. | SOCIETIES.                    | £  | s  | d. |
|--------------------|-------------------------------|----|----|----|
| 200                | Overtown .....                | 1  | 13 | 4  |
| 1672               | Paisley Equitable .....       | 13 | 10 | 0  |
| 2174               | „ Manufacturing .....         | 18 | 2  | 4  |
| 5892               | „ Provident .....             | 49 | 2  | 0  |
| 274                | „ Underwood Coal .....        | 2  | 5  | 8  |
| 2020               | Pathhead and Sinclairtown. .  | 16 | 16 | 8  |
| 1855               | Penicuik.....                 | 15 | 6  | 4  |
| 5229               | Perth—City of .....           | 20 | 0  | 0  |
| 1863               | „ Coal .....                  | 4  | 3  | 4  |
| 803                | Pollokshaws .....             | 6  | 13 | 10 |
| 890                | Port Glasgow Provident .....  | 7  | 8  | 4  |
| 720                | Portobello .....              | 5  | 19 | 4  |
| 238                | Radnor Park .....             | 1  | 19 | 8  |
| 2073               | Redding .....                 | 16 | 0  | 0  |
| 759                | Renfrew Equitable.....        | 6  | 6  | 2  |
| 182                | St. Andrew's .....            | 1  | 10 | 4  |
| 40                 | Scottish "Co-operator" .....  | 0  | 10 | 0  |
| 1044               | Selkirk .....                 | 8  | 3  | 6  |
| 406                | „ Equitable.....              | 3  | 7  | 8  |
| 3049               | Shettleston .....             | 8  | 6  | 8  |
| 212                | Skinflats .....               | 1  | 15 | 4  |
| 630                | Stevenston .....              | 5  | 5  | 0  |
| 2287               | Stirling .....                | 8  | 6  | 8  |
| 340                | Strathaven.....               | 2  | 16 | 8  |
| 91                 | Strathkinness .....           | 0  | 15 | 0  |
| 510                | Thornliebank .....            | 4  | 5  | 0  |
| 953                | Tillicoultry Baking .....     | 7  | 16 | 8  |
| 1503               | Tranent .....                 | 11 | 0  | 0  |
| 292                | Troon .....                   | 3  | 6  | 8  |
| 146                | Tullibody and Cambus.....     | 1  | 4  | 4  |
| 1205               | Uddingston .....              | 10 | 0  | 10 |
| 3703               | Vale of Leven (Alexandria). . | 12 | 0  | 0  |
| 250                | Walkerburn .....              | 2  | 6  | 8  |
| 1057               | West Benhar .....             | 8  | 15 | 4  |
| 3429               | West Calder .....             | 10 | 0  | 0  |
| 222                | West Wemyss .....             | 1  | 17 | 0  |
| 1134               | Wishaw .....                  | 9  | 9  | 0  |

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**DONATIONS.**

|                                 | £  | s  | d |
|---------------------------------|----|----|---|
| Scottish C. Wholesale Society.  | 60 | 0  | 0 |
| Ayrshire District Association.. | 0  | 10 | 0 |
| Central .....                   | 0  | 10 | 0 |
| East of Scotland District Assn. | 0  | 10 | 0 |
| Falkirk District Association .. | 0  | 10 | 0 |

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**SOUTHERN SECTION.**

| No. of<br>Members | SOCIETIES.                     | £  | s  | d. |
|-------------------|--------------------------------|----|----|----|
| 17                | Addington .....                | 0  | 2  | 10 |
| 450               | Addlestone and District .....  | 3  | 15 | 0  |
| 528               | Andover .....                  | 4  | 8  | 0  |
| 432               | Arlesey .....                  | 3  | 15 | 0  |
| 456               | Arundel .....                  | 3  | 15 | 0  |
| 1167              | Ashford .....                  | 8  | 8  | 0  |
| 650               | Aylesbury .....                | 4  | 11 | 8  |
| 2761              | Banbury .....                  | 16 | 0  | 0  |
| 508               | Basingstoke .....              | 3  | 17 | 8  |
| 884               | Becles .....                   | 7  | 5  | 4  |
| 8                 | Bedford Leather Manufac... .   | 0  | 1  | 4  |
| 196               | „ Progressive .....            | 1  | 12 | 8  |
| 530               | Berkhamstead .....             | 4  | 6  | 0  |
| 395               | Biggleswade .....              | 3  | 5  | 10 |
| 391               | Bishops Stortford .....        | 4  | 3  | 11 |
| 507               | Bletchley & Penny Stratford. . | 4  | 4  | 6  |
| 582               | Bradford-on-Avon .....         | 4  | 16 | 8  |
| 1112              | Braintree and Bocking.....     | 8  | 7  | 0  |



**Southern Section—continued.**

| No. of<br>Members. | SOCIETIES.  | £  | s. | d. |
|--------------------|---|----|----|----|
| 212                | Brandon .....   | 1  | 15 | 4  |
| 369                | Brentwood and District .....                              | 3  | 1  | 6  |
| 1204               | Brighton Equitable .....                                  | 10 | 0  | 8  |
| 2968               | Bromley .....   | 15 | 4  | 6  |
| 2872               | Cambridge .....   | 10 | 0  | 0  |
| 1556               | Chatham and District .....                                | 10 | 0  | 0  |
| 131                | Chatteris .....   | 1  | 0  | 0  |
| 2246               | Chelmsford .....  | 18 | 6  | 8  |
| 652                | Chesham .....   | 5  | 8  | 6  |
| 711                | Chippenharn .....   | 5  | 18 | 6  |
| 1245               | Chipping Norton .....                                     | 10 | 0  | 0  |
| 412                | Cliffe-at-Hoo .....                                       | 3  | 8  | 8  |
| 5520               | Colchester and East Essex .....                           | 46 | 0  | 0  |
| 63                 | Colkirk .....   | 0  | 10 | 0  |
| 1000               | Cowes .....   | 8  | 6  | 8  |
| 206                | Crawley and Ifield .....                                  | 1  | 14 | 4  |
| 480                | Crays (St. Mary) .....                                    | 3  | 19 | 8  |
| 93                 | Crockenhill .....   | 0  | 15 | 6  |
| 260                | Cromer .....  | 2  | 3  | 4  |
| 126                | Croxley .....   | 1  | 1  | 0  |
| 627                | Croydon .....   | 5  | 4  | 6  |
| 858                | Dartford .....  | 6  | 14 | 10 |
| 270                | Devizes .....   | 2  | 7  | 6  |
| 180                | Diss .....  | 1  | 8  | 4  |
| 270                | East Greenwich .....                                      | 2  | 5  | 0  |
| 237                | East Grinstead .....                                      | 2  | 6  | 2  |
| 504                | Eastleigh .....   | 4  | 4  | 0  |
| 335                | Ely .....   | 2  | 8  | 0  |
| 1481               | Enfield Highway .....                                     | 8  | 6  | 8  |
| 776                | Enfield Town .....  | 6  | 3  | 4  |
| 261                | Epping .....  | 2  | 3  | 6  |
| 554                | Epsom .....   | 4  | 12 | 4  |
| 158                | Fakenham .....  | 1  | 5  | 10 |
| 1231               | Faversham .....   | 10 | 9  | 11 |
| 2701               | Folkestone .....  | 12 | 0  | 0  |
| 756                | Godalming .....   | 6  | 3  | 6  |
| 320                | Gomshall .....  | 2  | 13 | 4  |
| 1917               | Gravesend (Borough of) .....                              | 8  | 6  | 8  |
| 3207               | Grays .....   | 22 | 0  | 0  |
| 946                | Great Yarmouth .....                                      | 2  | 17 | 8  |
| 416                | Greenstreet .....   | 3  | 9  | 4  |
| 1020               | Guildford .....   | 8  | 6  | 8  |
| 1060               | Halstead .....  | 8  | 13 | 0  |
| 276                | Hampton and New Hampton .....                             | 2  | 6  | 0  |
| 1170               | Harwich and Dovercourt .....                              | 9  | 10 | 0  |
| 1124               | Haverhill .....   | 8  | 13 | 4  |
| 492                | Hayward's Heath .....                                     | 4  | 2  | 0  |
| 398                | High Barnet .....   | 1  | 4  | 6  |
| 358                | High Wycombe .....  | 2  | 19 | 6  |
| 272                | Hitchin United .....                                      | 1  | 18 | 4  |
| 110                | Hoddesdon .....   | 0  | 18 | 10 |
| 5030               | Ipswich .....   | 25 | 0  | 0  |
| 145                | Lakenheath .....  | 1  | 5  | 0  |
| 240                | Leatherhead .....   | 2  | 0  | 0  |
| 539                | Leiston .....   | 4  | 9  | 10 |
| 950                | Lewes .....   | 7  | 11 | 0  |
| 600                | „ Building .....  | 5  | 0  | 0  |
| 3108               | London — Agricultural and Horticultural Association ..... | 8  | 6  | 8  |
| 179                | London Agricultural Organisation Society .....            | 1  | 9  | 10 |
| 843                | London Anchor .....                                       | 7  | 0  | 6  |
| 63                 | „ „ Savings Bank .....                                    | 0  | 10 | 6  |
| 954                | „ Battersea & Wandsworth .....                            | 5  | 16 | 4  |
| 80                 | „ Bookbinders .....                                       | 0  | 13 | 4  |
| 230                | „ Bowes Park .....  | 1  | 18 | 4  |
| 177                | „ Cab Drivers .....                                       | 1  | 9  | 6  |
| 212                | „ Canteen and Mess .....                                  | 5  | 5  | 0  |
| 60450              | „ Civil Service Supply Association .....                  | 46 | 11 | 0  |
| 243                | „ Clapton Park & Dis. .....                               | 2  | 0  | 6  |

**Southern Section—continued.**

| No. of<br>Members. | SOCIETIES.   | £  | s. | d. |
|--------------------|--|----|----|----|
| 84                 | London—C. Bass Dressers ..                           | 0  | 14 | 0  |
| 129                | „ C. Builders .....                                  | 1  | 0  | 10 |
| 138                | „ C. Brotherhood Trst. ..                            | 1  | 3  | 0  |
| 72                 | „ C. Institute .....                                 | 1  | 1  | 0  |
| 30                 | „ C. Typewriters .....                               | 0  | 5  | 0  |
| 52                 | „ Eastern Counties Dairy Farmers ..                  | 0  | 8  | 4  |
| 1367               | „ Edmonton .....                                     | 8  | 6  | 8  |
| 98                 | „ General Engineers .....                            | 0  | 10 | 0  |
| 80                 | „ Hackney .....                                      | 0  | 12 | 0  |
| 442                | „ Hendon Industrial King's Cross Publishing Co. .... | 7  | 7  | 2  |
| 96                 | „ Mosaic Workers ..                                  | 0  | 5  | 0  |
| —                  | „ National C. Festival ..                            | 0  | 10 | 6  |
| 131                | „ Perseverance .....                                 | 1  | 1  | 10 |
| 312                | „ Tenant Co-operators ..                             | 2  | 12 | 0  |
| 1337               | „ West London .....                                  | 8  | 6  | 8  |
| 1620               | „ Wood Green .....                                   | 8  | 6  | 8  |
| 806                | „ W. Men's C. Union ..                               | 6  | 14 | 4  |
| 1064               | Lowestoft .....                                      | 8  | 4  | 7  |
| 971                | Luton .....  | 8  | 0  | 0  |
| 450                | Maidenhead .....                                     | 3  | 15 | 0  |
| 174                | Maldstone .....                                      | 1  | 8  | 6  |
| 21                 | „ Co-op. Photographers ..                            | 0  | 5  | 0  |
| 732                | Maldon and Heybridge ..                              | 6  | 2  | 0  |
| 136                | Medway Ship, Barge, &c. ..                           | 1  | 2  | 8  |
| 200                | Melton Constable .....                               | 1  | 13 | 4  |
| 210                | Mere and District .....                              | 1  | 15 | 0  |
| 103                | Middleton Stoney .....                               | 0  | 17 | 2  |
| 415                | Neasden C. Coal .....                                | 3  | 6  | 8  |
| 3812               | New Brompton .....                                   | 12 | 10 | 0  |
| 954                | Newhaven .....                                       | 7  | 19 | 0  |
| 453                | Newmarket .....                                      | 3  | 15 | 0  |
| 86                 | Newport Pagnell .....                                | 1  | 7  | 10 |
| 857                | New Swindon Industrial ..                            | 4  | 4  | 0  |
| 5861               | Norwich .....  | 14 | 0  | 0  |
| 183                | „ Boot and Shoe .....                                | 1  | 10 | 0  |
| 270                | Norwood Co-operators .....                           | 2  | 5  | 0  |
| 78                 | Olney .....  | 0  | 13 | 0  |
| 3535               | Oxford .....   | 10 | 0  | 0  |
| 60                 | „ C. Builders .....                                  | 0  | 10 | 0  |
| 321                | Parkstone and Heatherlands ..                        | 2  | 13 | 6  |
| 1021               | Penge and Beckenham .....                            | 8  | 6  | 8  |
| 5404               | Portsea Island .....                                 | 10 | 10 | 0  |
| 148                | Radlett .....  | 1  | 4  | 8  |
| 385                | Rainham .....  | 3  | 5  | 0  |
| 448                | Ramsgate .....                                       | 3  | 14 | 8  |
| 61                 | Ravenstone .....                                     | 0  | 10 | 2  |
| 6935               | Reading .....  | 22 | 1  | 0  |
| 1254               | Reigate .....  | 10 | 0  | 0  |
| 3260               | River and District .....                             | 26 | 18 | 4  |
| 2071               | Rochester and District .....                         | 8  | 6  | 8  |
| 1211               | St. Andrews—Watford .....                            | 10 | 1  | 8  |
| 223                | Saffron Walden .....                                 | 1  | 17 | 2  |
| 1007               | Salisbury .....                                      | 8  | 7  | 10 |
| 765                | Sawston .....  | 6  | 7  | 6  |
| 654                | Sevenoaks .....                                      | 5  | 9  | 0  |
| 452                | Shanklin, Lake, & Branstone ..                       | 3  | 13 | 1  |
| 2082               | Sheerness .....                                      | 17 | 3  | 6  |
| 1914               | „ Economical .....                                   | 15 | 16 | 8  |
| 346                | Sheringham .....                                     | 2  | 17 | 8  |
| 322                | Silsoe .....   | 2  | 13 | 8  |
| 2120               | Sittingbourne .....                                  | 10 | 0  | 0  |
| 855                | Slough and District .....                            | 7  | 2  | 6  |
| 128                | Soham .....  | 1  | 1  | 4  |
| 478                | Southall .....                                       | 1  | 13 | 4  |
| 1348               | Southampton .....                                    | 11 | 4  | 8  |
| 140                | South Darenth .....                                  | 2  | 6  | 8  |
| 325                | Southend and District .....                          | 1  | 1  | 0  |
| 990                | Staines and Egham .....                              | 7  | 18 | 11 |
| 235                | Steeple Aston .....                                  | 1  | 19 | 2  |

**Southern Section—continued.**

| No. of Members. | SOCIETIES.                                  | £  | s. | d. |
|-----------------|---|----|----|----|
| 434             | Stony Stratford.....                        | 3  | 12 | 4  |
| 597             | Stowmarket .....                            | 4  | 19 | 6  |
| 11448           | Stratford.....                              | 40 | 0  | 0  |
| 109             | Sunningdale .....                           | 0  | 16 | 8  |
| 264             | Surbiton and Long Ditton ..                 | 2  | 4  | 0  |
| 336             | Sutton .....                                | 2  | 16 | 0  |
| 236             | Swaffham .....                              | 1  | 19 | 4  |
| 53              | Thames and Medway C. Barge Owning, &c ..... | 0  | 8  | 10 |
| 1454            | Thetford .....                              | 11 | 18 | 0  |
| 456             | Tiptree .....                               | 3  | 16 | 0  |
| 115             | Tollesbury .....                            | 0  | 19 | 8  |
| 200             | Tonbridge .....                             | 1  | 13 | 2  |
| 852             | Tring .....                                 | 7  | 2  | 0  |
| 2068            | Trowbridge .....                            | 8  | 6  | 8  |
| 247             | Tunbridge Wells .....                       | 1  | 18 | 8  |
| 372             | Walmer and Mongeham ..                      | 3  | 2  | 0  |
| 304             | Walton .....                                | 3  | 12 | 10 |
| 357             | Warminster .....                            | 2  | 19 | 6  |
| 600             | Weymouth.....                               | 4  | 17 | 9  |
| 108             | Whittlesford.....                           | 0  | 18 | 0  |
| 362             | Wickham Market .....                        | 3  | 0  | 4  |
| 518             | Willesden and District .....                | 4  | 5  | 8  |
| 286             | Willesden Junction .....                    | 2  | 6  | 6  |
| 222             | Wilton .....                                | 1  | 15 | 0  |
| 342             | Winchester and District ..                  | 2  | 13 | 5  |
| 750             | Windsor and District .....                  | 6  | 16 | 8  |
| 335             | Witham .....                                | 2  | 15 | 0  |
| 219             | Woburn Sands .....                          | 1  | 1  | 4  |
| 257             | Woking, Horsell, and District               | 2  | 2  | 10 |
| 936             | Wolverton .....                             | 7  | 16 | 0  |
| 238             | Woodbridge .....                            | 1  | 19 | 7  |
| 20181           | Woolwich—Royal Arsenal ..                   | 50 | 0  | 0  |
| 126             | "    Industrial Bldg. ..                    | 1  | 1  | 0  |
| 240             | Wymondham .....                             | 1  | 18 | 0  |
| 253             | Yiewsley and West Drayton ..                | 2  | 2  | 2  |

241275 £1099 0 4

**DONATION.**

Railway Clearing House ..... 2 2 0

£1101 2 4

**SOUTH-WESTERN SECTION.**

| No. of Members. | SOCIETIES                  | £  | s. | d. |
|-----------------|----------------------------|----|----|----|
| 2791            | Bedminster .....           | 16 | 14 | 8  |
| 318             | Bideford .....             | 2  | 13 | 0  |
| 256             | Bodmin .....               | 2  | 2  | 8  |
| 300             | Bovey Tracey .....         | 2  | 5  | 0  |
| 856             | Bridgwater .....           | 7  | 2  | 8  |
| 580             | Brixham .....              | 4  | 14 | 7  |
| 680             | Buckfastleigh .....        | 5  | 13 | 4  |
| 127             | Calstock .....             | 1  | 0  | 0  |
| 60              | Cheddar and District ..... | 0  | 10 | 0  |
| 508             | Crewkerne .....            | 3  | 11 | 0  |
| 173             | Cullompton .....           | 1  | 8  | 4  |
| 282             | Delahole .....             | 4  | 0  | 0  |
| 2696            | Exeter .....               | 21 | 12 | 6  |
| 334             | Exmouth .....              | 2  | 11 | 5  |
| 314             | Frome .....                | 2  | 8  | 8  |
| 360             | Highbury Coleford.....     | 3  | 0  | 0  |
| 120             | Honiton .....              | 0  | 10 | 0  |
| —               | Kingswear and Dartmouth..  | 0  | 5  | 0  |
| 252             | Menheniot .....            | 2  | 2  | 0  |
| 108             | Milborne Port .....        | 0  | 18 | 0  |
| 928             | Newton Abbot .....         | 7  | 14 | 0  |
| 89              | North Tawton .....         | 0  | 14 | 6  |
| 173             | Oakhill .....              | 1  | 8  | 10 |
| 600             | Paignton .....             | 4  | 16 | 2  |

**South-Western Section—continued.**

| No. of Members. | SOCIETIES.                  | £  | s. | d. |
|-----------------|-----------------------------|----|----|----|
| 111             | Pensilva .....              | 0  | 18 | 6  |
| 216             | Penzance and District ..... | 1  | 16 | 0  |
| 32171           | Plymouth .....              | 50 | 5  | 8  |
| 97              | "    Printers .....         | 0  | 16 | 2  |
| 650             | Plympton .....              | 5  | 8  | 4  |
| 210             | Portishead .....            | 1  | 15 | 0  |
| 310             | Princetown and District ..  | 2  | 10 | 10 |
| 2500            | Radstock .....              | 16 | 13 | 4  |
| 80              | Railway Terrace Mutual....  | 0  | 19 | 4  |
| 199             | St. Anstell .....           | 0  | 15 | 0  |
| 190             | St. Blazey .....            | 0  | 10 | 6  |
| 951             | St. Cleer .....             | 2  | 18 | 6  |
| 400             | Saltaish .....              | 3  | 6  | 8  |
| 1660            | Taunton .....               | 11 | 0  | 0  |
| 408             | Teignmouth .....            | 3  | 5  | 0  |
| 757             | Tiverton .....              | 6  | 6  | 2  |
| 984             | Torquay .....               | 8  | 4  | 0  |
| 240             | Totnes .....                | 2  | 0  | 0  |
| 250             | Truro and District .....    | 2  | 1  | 1  |
| 1448            | Twerton-on-Avon .....       | 8  | 6  | 8  |
| 149             | Wadebridge .....            | 1  | 4  | 10 |
| 1060            | Wellington .....            | 8  | 15 | 0  |
| 356             | Weston-super-Mare .....     | 2  | 17 | 6  |
| 1031            | Yeovil .....                | 8  | 6  | 10 |

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250 11 3

**WESTERN SECTION.**

| No of Members. | SOCIETIES.                   | £  | s. | d. |
|----------------|------------------------------|----|----|----|
| 1565           | Aberdare .....               | 13 | 0  | 10 |
| 620            | Abersychan and Talywain ..   | 5  | 3  | 4  |
| 720            | Alltwen .....                | 6  | 0  | 0  |
| 173            | Barry and District .....     | 1  | 8  | 10 |
| 361            | Barry Dock Mutual .....      | 3  | 0  | 2  |
| 1173           | Blaenavon .....              | 10 | 0  | 0  |
| 3389           | Blaina .....                 | 28 | 6  | 6  |
| 66             | Bream .....                  | 0  | 11 | 0  |
| 130            | Bridgend .....               | 1  | 1  | 8  |
| 6201           | Bristol and District .....   | 17 | 0  | 0  |
| 66             | "    Beehive Thrift ..       | 0  | 11 | 0  |
| 15             | "    Pianoforte .....        | 0  | 2  | 6  |
| 30             | "    Pioneers Boot & Shoe    | 0  | 5  | 0  |
| 476            | Briton Ferry .....           | 3  | 19 | 4  |
| 72             | Bryn .....                   | 0  | 12 | 0  |
| 151            | Burry Port .....             | 1  | 5  | 2  |
| 2640           | Cainscross and Ebley .....   | 8  | 6  | 8  |
| 1100           | Cardiff .....                | 9  | 3  | 4  |
| 216            | Chepstow .....               | 1  | 15 | 0  |
| 1456           | Cinderford .....             | 8  | 6  | 8  |
| 45             | Cradoe .....                 | 0  | 7  | 6  |
| 3817           | Cwmbach .....                | 20 | 0  | 0  |
| 130            | Cwmbarn and Pontnewydd..     | 1  | 1  | 8  |
| 288            | Cwmbwrla .....               | 2  | 8  | 0  |
| 487            | Cwmtylery .....              | 4  | 1  | 2  |
| 123            | Cymmer .....                 | 1  | 0  | 0  |
| 96             | Cynlais .....                | 0  | 14 | 0  |
| 219            | Dowlais Workmen's .....      | 1  | 16 | 6  |
| 700            | Ebbw Vale .....              | 5  | 4  | 2  |
| 477            | Frampton Cotterell .....     | 3  | 19 | 6  |
| 327            | Garniffaith .....            | 2  | 14 | 6  |
| 7060           | Gloucester .....             | 58 | 13 | 8  |
| 150            | Glyncoerrwg .....            | 1  | 5  | 0  |
| 612            | Hereford .....               | 5  | 2  | 0  |
| 141            | Llanbadach .....             | 1  | 3  | 6  |
| 238            | Llanidloes .....             | 1  | 19 | 8  |
| 258            | Llanelli .....               | 2  | 3  | 0  |
| 113            | Llantrissant and Pontyclun.. | 0  | 18 | 10 |
| 272            | Lydney .....                 | 2  | 5  | 4  |
| 234            | Malvern .....                | 1  | 19 | 0  |

**Western Section—continued.**

| No. of<br>Members. | SOCIETIES                   | £  | s. | d. |
|--------------------|-----------------------------|----|----|----|
| 84                 | Mid-Rhondda .....           | 0  | 14 | 0  |
| 554                | Nantymoel .....             | 4  | 12 | 4  |
| 2265               | Newport (Mon.) .....        | 18 | 0  | 0  |
| 660                | Newtown (Mont.) .....       | 5  | 8  | 4  |
| 503                | New Tredegar and District.. | 3  | 0  | 0  |
| 123                | Pantdu .....                | 1  | 0  | 6  |
| 950                | Pembroke Dock .....         | 7  | 18 | 4  |
| 840                | Penarth .....               | 7  | 0  | 0  |
| 160                | Pen-y-graig .....           | 1  | 5  | 0  |
| 115                | Pillowell and Yorkley ..... | 0  | 19 | 2  |
| 98                 | Pontardulais .....          | 0  | 13 | 4  |
| 286                | Pontycymmer .....           | 1  | 16 | 0  |
| 84                 | Pontypridd .....            | 0  | 14 | 0  |
| 183                | Senghenith ....             | 1  | 10 | 6  |
| 360                | Shirehampton & Avonmouth    | 3  | 0  | 0  |
| 2868               | Stroud .....                | 8  | 6  | 8  |
| 280                | Swansea .....               | 2  | 5  | 0  |
| 160                | Tondu and Aberkenfig .....  | 1  | 6  | 8  |
| 716                | Ton Industrial .....        | 5  | 19 | 4  |
| 860                | Treharris .....             | 2  | 18 | 4  |

**Western Section—continued.**

| No of<br>Members | SOCIETIES.                 | £           | s        | d.       |
|------------------|----------------------------|-------------|----------|----------|
| 107              | Upper Lydbrook .....       | 0           | 17       | 10       |
| 400              | Ynyshir and Wattstown .... | 3           | 3        | 4        |
| 484              | Ynysybwl .....             | 4           | 0        | 8        |
| <u>49007</u>     |                            | <u>£325</u> | <u>5</u> | <u>4</u> |

**SUMMARY.**

|                |                          | £            | s.        | d.       |
|----------------|--------------------------|--------------|-----------|----------|
| 3687           | Ireland .....            | 29           | 4         | 5        |
| 200722         | Midland Section .....    | 980          | 14        | 5        |
| 250753         | Northern Section .....   | 1265         | 15        | 10       |
| 764623         | North-Western Section... | 3606         | 11        | 3        |
| 273915         | Scottish Section .....   | 1337         | 9         | 2        |
| 241275         | Southern Section .....   | 1101         | 2         | 4        |
| 58683          | South-Western Section... | 250          | 11        | 3        |
| 49007          | Western Section .....    | 325          | 5         | 4        |
| <u>1842665</u> |                          | <u>£8896</u> | <u>14</u> | <u>0</u> |



## THE CO-OPERATIVE UNION LIMITED.

— \* —

## CASH ACCOUNT,

From JANUARY 1st to DECEMBER 31st, 1903.

## RECEIPTS.

| DR.     |                         |                       | £ s. d. | £ s. d. |
|---------|-------------------------|-----------------------|---------|---------|
| To Cash | n hands of Treasurer of | Midland Section       | 18 4 9  |         |
| "       | "                       | Northern Section      | 24 18 0 |         |
| "       | "                       | Scottish Section      | 0 3 8   |         |
| "       | "                       | Southern Section      | 0 9 6   |         |
| "       | "                       | South-Western Section | 12 5 1  |         |
| "       | "                       | Western Section       | 22 4 4  |         |
| "       | "                       | Central Office        | 20 2 0  |         |
|         |                         |                       |         | 98 7 4  |

## SUBSCRIPTIONS AS PER DETAILED STATEMENT:—

| On Account of— |                        | Share Capital. Subscriptions. |           | Totals.    |
|----------------|------------------------|-------------------------------|-----------|------------|
|                |                        | £ s. d.                       | £ s. d.   | £ s. d.    |
| 3687           | Members Ireland        | 0 5 0                         | 28 19 5   | 29 4 5     |
| 200722         | " Midland Section      | 1 15 0                        | 977 9 5   | 979 4 5    |
| 250753         | " Northern Section     | 0 10 0                        | 1265 5 10 | 1265 15 10 |
| 764623         | " North-West'n Section | 5 5 0                         | 3302 15 3 | 3308 0 3   |
| 278915         | " Scottish Section     | 1 5 0                         | 1274 4 2  | 1275 9 2   |
| 241275         | " Southern Section     | 1 1 8                         | 1097 18 8 | 1099 0 4   |
| 58683          | " South-West'n Section | 2 0 0                         | 248 11 3  | 250 11 3   |
| 49007          | " Western Section      | 0 15 0                        | 324 10 4  | 325 5 4    |
| 1842665        |                        | 12 16 8                       | 8519 14 4 | 8532 11 0  |
|                |                        |                               |           | 8532 11 0  |

## DONATIONS:—

|   |   |          |
|---|---|----------|
|   | Midland Section   | 1 10 0   |
|   | North-Western Section   | 298 11 0 |
|   | Scottish Section  | 62 0 0   |
|   | Southern Section  | 2 2 0    |
|   |   | 964 3 0  |
| " | Sale of Pamphlets, Check Manuals, Nomination and Exercise Books, &c.            | 409 13 2 |
| " | Sale of Rules   | 496 10 6 |
| " | " Manual and System of Bookkeeping  | 81 14 2  |
| " | " " of Auditing   | 4 8 9    |
| " | " " for Co-operators  | 13 17 5  |
| " | " " "Working-Men Co-operators"  | 10 6 4   |
| " | " Co-operative Directories  | 35 11 6  |
| " | " Congress Reports  | 83 17 2  |
| " | " Other Publications  | 183 18 1 |
| " | " Bond Forms, Impressed Stamps, &c.   | 21 13 0  |
| " | " Photographs   | 0 14 1   |
| " | Advertising in Congress Report  | 31 10 0  |
| " | Legal Assistance  | 1 1 0    |
| " | Dividend on Shares—Co-operative Printing Society                                | 3 15 0   |
| " | Interest on Shares—Co-operative Insurance Society                               | 6 1 6    |
| " | Half Expenses and Wages of Propagandist Agent—Paid by C.W.S.                    | 100 7 7  |
| " | " " of Joint Propaganda Committee—Paid by C.W.S.                                | 3 10 8   |
| " | Proportion of Expenses of Joint Parliamentary Committee—Paid by C.W.S.          | 25 11 11 |
| " | Proportion of Expenses of Joint Parliamentary Committee—Paid by Scottish C.W.S. | 38 11 10 |
| " | Scottish Section—Bank Interest  | 0 0 8    |
| " | " Amount refunded by Joint Arbitration Board                                    | 16 19 4  |
| " | " Sale of Boundary Maps   | 9 0 0    |
| " | " Shield for Scottish Festival  | 30 0 0   |

Carried forward 1608 13 8 8995 1 4



|   | £    | s. | d. | £             | s.       | d.       |
|---|------|----|----|---------------|----------|----------|
| Brought forward .....   | 1608 | 13 | 8  | 8995          | 1        | 4        |
| To Cash Received on Account of One Ticket—Oxford Summer Meeting ..... | 0    | 19 | 6  |               |          |          |
| " Fees—Training of Managers' Class, Manchester .....                  | 33   | 0  | 0  |               |          |          |
| " " " Glasgow .....   | 27   | 0  | 0  |               |          |          |
| " Cash Received on Account of Hughes Scholarship Fund .....           |      |    |    | 1669          | 13       | 2        |
| " " " Neale .....   |      |    |    | 79            | 15       | 6        |
| " " " International Co-operative Alliance .....                       |      |    |    | 79            | 15       | 8        |
| " Wholesale Bank Withdrawals .....                                    |      |    |    | 191           | 18       | 6        |
|   |      |    |    | 10238         | 18       | 2        |
|   |      |    |    | <u>£21255</u> | <u>2</u> | <u>4</u> |

**EXPENDITURE.**

| Cr.  | £     | s. | d. |
|--|-------|----|----|
| By Wholesale Bank Deposits .....   | 10898 | 3  | 10 |
| " Cash Paid on Account of Hughes and Neale Scholarship Funds .....           | 133   | 6  | 8  |
| " Subscriptions Received on Account of International Alliance—Paid over..... | 183   | 1  | 6  |

**UNITED BOARD.**

|  | £   | s. | d. | £   | s. | d. |
|--|-----|----|----|-----|----|----|
| " DONCASTER CONGRESS EXPENSES:—            |     |    |    |     |    |    |
| Travelling .....                           | 114 | 7  | 1  |     |    |    |
| Expenses .....                             | 225 | 10 | 0  |     |    |    |
| Reporting .....                            | 35  | 0  | 0  |     |    |    |
| Foreign Delegates' Expenses.....           | 16  | 4  | 0  |     |    |    |
| Newspapers, Carriage, Telegrams, &c. ....  | 0   | 7  | 6  |     |    |    |
|  |     |    |    | 391 | 8  | 7  |
| " UNITED BOARD MEETINGS:—                  |     |    |    |     |    |    |
| Travelling .....                           | 67  | 6  | 11 |     |    |    |
| Expenses .....                             | 50  | 0  | 0  |     |    |    |
|  |     |    |    | 117 | 6  | 11 |
| " OFFICE COMMITTEE MEETINGS:—              |     |    |    |     |    |    |
| Travelling .....                           | 49  | 7  | 10 |     |    |    |
| Expenses .....                             | 30  | 0  | 0  |     |    |    |
|  |     |    |    | 79  | 7  | 10 |
| " JOINT PARLIAMENTARY COMMITTEE MEETINGS:— |     |    |    |     |    |    |
| Travelling .....                           | 27  | 10 | 5  |     |    |    |
| Expenses .....                             | 16  | 0  | 0  |     |    |    |
| Parliamentary Papers .....                 | 44  | 11 | 11 |     |    |    |
| General Printing.....                      | 30  | 8  | 0  |     |    |    |
|  |     |    |    | 118 | 10 | 4  |

|                                   | £  | s. | d. | £   | s. | d. | £     | s. | d. |
|-----------------------------------|----|----|----|-----|----|----|-------|----|----|
| " CONFERENCE AND OTHER MEETINGS:— |    |    |    |     |    |    |       |    |    |
| Bagslate .....                    | 0  | 3  | 2  | 0   | 2  | 6  | 0     | 5  | 8  |
| Bangor .....                      | 1  | 3  | 9  | 0   | 10 | 0  | 1     | 13 | 9  |
| Belfast .....                     | 5  | 2  | 5  | 5   | 0  | 0  | 10    | 2  | 5  |
| Bethesda .....                    | 1  | 5  | 0  | 1   | 10 | 0  | 2     | 15 | 0  |
| Bristol, Exeter, and Reading..... | 3  | 12 | 9  | 1   | 10 | 0  | 5     | 2  | 9  |
| Buxton .....                      | 0  | 11 | 3  | 2   | 0  | 0  | 2     | 11 | 3  |
| Calder Vale .....                 | 1  | 8  | 7  | 1   | 10 | 0  | 2     | 18 | 7  |
| Coniston .....                    | 1  | 6  | 9  | 1   | 0  | 0  | 2     | 6  | 9  |
| Copenhagen—Danish Congress....    | 7  | 1  | 1  | 7   | 0  | 0  | 14    | 1  | 1  |
| Cowes .....                       | 3  | 0  | 0  | 3   | 0  | 0  | 6     | 0  | 0  |
| Derby .....                       | 1  | 12 | 2  | 1   | 0  | 0  | 2     | 12 | 2  |
| Doncaster .....                   | 4  | 4  | 0  | 1   | 5  | 0  | 5     | 9  | 0  |
| Dresden—German C.W.S. ....        | 18 | 19 | 1  | 18  | 14 | 0  | 37    | 13 | 1  |
| Exeter .....                      | 1  | 7  | 6  | 1   | 0  | 0  | 2     | 7  | 6  |
| Glasgow .....                     | 1  | 14 | 3  | 1   | 10 | 0  | 3     | 4  | 3  |
| Gravesend .....                   | 0  | 6  | 6  | 1   | 5  | 0  | 1     | 11 | 6  |
| Leicester .....                   | —  |    |    | 1   | 0  | 0  | 1     | 0  | 0  |
| " Trades Union Congress .....     | —  |    |    | 5   | 0  | 0  | 5     | 0  | 0  |
| Llandudno.....                    | 1  | 0  | 9  | 0   | 10 | 0  | 1     | 10 | 9  |
| London .....                      | 11 | 11 | 3  | 40  | 14 | 6  | 52    | 5  | 9  |
| " and Brighton .....              | 0  | 13 | 0  | 2   | 7  | 0  | 3     | 0  | 0  |
| Manchester .....                  | 3  | 6  | 0  | 3   | 10 | 0  | 6     | 16 | 0  |
| " Standing Orders Com. ....       | 4  | 8  | 2  | 3   | 0  | 0  | 7     | 8  | 2  |
| Otley .....                       | 1  | 5  | 10 | 1   | 0  | 0  | 2     | 5  | 10 |
| Oxford .....                      | 1  | 0  | 6  | 0   | 10 | 0  | 1     | 10 | 6  |
| Park Lane.....                    | 0  | 4  | 9  | 0   | 10 | 0  | 0     | 14 | 9  |
| Carried forward .....             | 76 | 8  | 6  | 105 | 18 | 0  | 182   | 6  | 6  |
|                                   |    |    |    |     |    |    | 706   | 13 | 8  |
|                                   |    |    |    |     |    |    | 11214 | 12 | 0  |

|  | Travelling. Expenses. |    |    | Totals. |    |    |
|--|-----------------------|----|----|---------|----|----|
|  | £                     | s. | d. | £       | s. | d. |
| Brought forward ..                       | 76                    | 8  | 6  | 105     | 18 | 0  |
| By CONFERENCES, &c.— <i>continued</i> :— |                       |    |    |         |    |    |
| Reading .....                            | 2                     | 10 | 5  | 2       | 5  | 0  |
| Rochdale .....                           | 0                     | 2  | 5  | 0       | 10 | 0  |
| Rugby .....                              | —                     | —  | —  | 0       | 10 | 0  |
| Stirling .....                           | 4                     | 2  | 10 | 3       | 0  | 0  |
| Sunderland .....                         | 1                     | 14 | 1  | 1       | 0  | 0  |
| The Hague Dutch Congress.....            | 2                     | 9  | 2  | 5       | 0  | 0  |
| Vevey Swiss Congress.....                | 20                    | 13 | 0  | 22      | 0  | 0  |
|  | 108                   | 0  | 5  | 140     | 3  | 0  |
|  |                       |    |    | 248     | 3  | 5  |

|                          | Travelling. Expenses. |    |    | Totals. |    |    |
|--------------------------|-----------------------|----|----|---------|----|----|
|                          | £                     | s. | d. | £       | s. | d. |
| EDUCATIONAL COMMITTEE :— |                       |    |    |         |    |    |
| Buxton .....             | 0                     | 6  | 1  | 2       | 0  | 0  |
| Derby .....              | 14                    | 5  | 8  | 9       | 10 | 0  |
| Kilwinning .....         | 1                     | 18 | 3  | 1       | 0  | 0  |
| Langley Mill .....       | 0                     | 17 | 9  | 1       | 0  | 0  |
| Larbert .....            | 2                     | 1  | 1  | 1       | 0  | 0  |
| Leyland .....            | 0                     | 8  | 2  | 0       | 2  | 6  |
| Little Hulton .....      | 0                     | 0  | 11 | 0       | 10 | 0  |
| London .....             | 2                     | 7  | 5  | 1       | 10 | 0  |
| Manchester .....         | 58                    | 13 | 1  | 37      | 1  | 0  |
| Nelson .....             | 0                     | 11 | 3  | 0       | 2  | 6  |
| Preston .....            | 2                     | 8  | 11 | 1       | 0  | 0  |
| Stafford .....           | 0                     | 13 | 7  | 0       | 10 | 0  |
| Stratford .....          | 0                     | 1  | 9  | 0       | 2  | 6  |
| Wrexham .....            | 0                     | 13 | 1  | 0       | 2  | 6  |
|                          | 85                    | 7  | 0  | 55      | 11 | 0  |
|                          |                       |    |    | 140     | 18 | 0  |

|   |     |    |   |
|---|-----|----|---|
| Lantern Slides .....                        | 4   | 6  | 1 |
| Examination Expenses .....                  | 24  | 10 | 0 |
| Prizes for Children's Examinations .....    | 2   | 0  | 0 |
| Grants—Oxford Summer Meeting .....          | 21  | 4  | 2 |
| Grants to Classes .....                     | 43  | 7  | 6 |
| Grants for Prizes .....                     | 9   | 10 | 0 |
| Honorariums to Book-keeping Examiners ..... | 13  | 13 | 0 |
| Preparation of Junior Text Book .....       | 21  | 0  | 0 |
| General Printing.....                       | 110 | 0  | 9 |
| Advertising .....                           | 3   | 0  | 0 |
|   | 393 | 9  | 6 |

|                         | Travelling. Expenses. |    |    | Totals. |    |    |
|-------------------------|-----------------------|----|----|---------|----|----|
|                         | £                     | s. | d. | £       | s. | d. |
| PRODUCTIVE COMMITTEE :— |                       |    |    |         |    |    |
| Bedford .....           | 0                     | 13 | 6  | 0       | 10 | 0  |
| Bethesda .....          | 22                    | 6  | 10 | 13      | 10 | 0  |
| Bristol .....           | 1                     | 18 | 0  | 2       | 0  | 0  |
| Derby .....             | 16                    | 4  | 0  | 9       | 0  | 0  |
| Guiseley .....          | 0                     | 1  | 11 | 0       | 10 | 0  |
| Leicester .....         | 1                     | 5  | 4  | 1       | 10 | 0  |
| London .....            | 3                     | 15 | 1  | 2       | 10 | 0  |
| Manchester .....        | 29                    | 11 | 11 | 14      | 10 | 0  |
| Sheffield .....         | 1                     | 1  | 6  | 1       | 0  | 0  |
| Stafford .....          | 2                     | 7  | 7  | 2       | 10 | 0  |
|                         | 79                    | 5  | 8  | 47      | 10 | 0  |
|                         |                       |    |    | 126     | 15 | 8  |

|                       |     |    |   |
|-----------------------|-----|----|---|
| General Printing..... | 13  | 0  | 6 |
|                       | 139 | 16 | 2 |

|                                 | Travelling. Expenses. |    |    | Totals. |    |    |
|---------------------------------|-----------------------|----|----|---------|----|----|
| " JOINT PROPAGANDA COMMITTEE :— | £                     | s. | d. | £       | s. | d. |
| Bridgnorth.....                 | 8                     | 11 | 6  | 7       | 0  | 0  |
| Burslem.....                    | 5                     | 4  | 10 | 7       | 0  | 0  |
| Calder Vale.....                | 0                     | 10 | 3  | 0       | 10 | 0  |
| Hoylake.....                    | 2                     | 15 | 1  | 4       | 0  | 0  |
| Llanrug.....                    | 3                     | 6  | 2  | 2       | 0  | 0  |
| Market Weighton.....            | 1                     | 1  | 0  | 0       | 10 | 0  |
| Manchester.....                 | 16                    | 2  | 3  | 20      | 0  | 0  |
| Carried forward.....            | 37                    | 11 | 1  | 41      | 0  | 0  |
|                                 |                       |    |    | 78      | 11 | 1  |
|                                 |                       |    |    | 1488    | 2  | 9  |
|                                 |                       |    |    | 11214   | 12 | 0  |

## CASH ACCOUNT.

577

|  | Travelling. |    |    | Expenses.             |    |         | Totals. |    |    |
|--|-------------|----|----|-----------------------|----|---------|---------|----|----|
|  | £           | s. | d. | £                     | s. | d.      | £       | s. | d. |
| Brought forward.....   | 37          | 11 | 1  | 41                    | 0  | 0       | 78      | 11 | 1  |
| BY JOINT PROPAGANDA COMMITTEE—continued:—                                    |             |    |    |                       |    |         |         |    |    |
| Oakengates .....   | 2           | 9  | 6  | 3                     | 0  | 0       | 5       | 9  | 6  |
| Sedbergh .....   | 4           | 17 | 0  | 5                     | 0  | 0       | 9       | 17 | 0  |
| Wetherby .....   | 1           | 9  | 0  | 1                     | 10 | 0       | 2       | 19 | 0  |
| Wirksworth .....   | 2           | 0  | 6  | 2                     | 0  | 0       | 4       | 0  | 6  |
|  | 48          | 7  | 1  | 52                    | 10 | 0       | 100     | 17 | 1  |
| Special Propaganda—Calder Vale .....   |             |    |    |                       |    |         | 1       | 7  | 4  |
| Hoylake .....  |             |    |    |                       |    |         | 2       | 0  | 0  |
| West London .....  |             |    |    |                       |    |         | 11      | 0  | 0  |
| Organisers' Expenses—Propaganda .....  |             |    |    |                       |    |         | 92      | 19 | 0  |
| Salary .....   |             |    |    |                       |    |         | 104     | 0  | 0  |
| General Printing .....   |             |    |    |                       |    |         | 3       | 6  | 0  |
|  |             |    |    |                       |    |         | 315     | 9  | 5  |
| „ OWEN MEMORIAL COMMITTEE:—  |             |    |    |                       |    |         |         |    |    |
| General Printing.....  |             |    |    |                       |    |         | 2       | 2  | 0  |
|  |             |    |    |                       |    |         | 2       | 2  | 0  |
| „ INTERNATIONAL AND FOREIGN  |             |    |    |                       |    |         |         |    |    |
| INQUIRY COMMITTEE:—  |             |    |    | Travelling. Expenses. |    | Totals. |         |    |    |
|  | £           | s. | d. | £                     | s. | d.      | £       | s. | d. |
| London .....   | 6           | 3  | 3  | 4                     | 10 | 0       | 10      | 13 | 3  |
| Manchester .....   | 3           | 16 | 9  | 2                     | 0  | 0       | 5       | 16 | 9  |
|  | 10          | 0  | 0  | 6                     | 10 | 0       | 16      | 10 | 0  |
| General Printing.....  |             |    |    |                       |    |         | 2       | 3  | 0  |
|  |             |    |    |                       |    |         | 18      | 13 | 0  |
| „ EXHIBITIONS COMMITTEE:—  |             |    |    |                       |    |         |         |    |    |
|  | £           | s. | d. | £                     | s. | d.      | £       | s. | d. |
| Burnley .....  | 2           | 14 | 9  | 3                     | 17 | 6       | 6       | 12 | 3  |
| Manchester .....   | 8           | 4  | 2  | 5                     | 0  | 0       | 13      | 4  | 2  |
| Stafford .....   | 6           | 13 | 3  | 6                     | 12 | 6       | 13      | 5  | 9  |
| Wellingboro'.....  | 0           | 16 | 0  | 1                     | 0  | 0       | 1       | 16 | 0  |
|  | 18          | 8  | 2  | 16                    | 10 | 0       | 34      | 18 | 2  |
| General Printing.....  |             |    |    |                       |    |         | 8       | 11 | 0  |
|  |             |    |    |                       |    |         | 43      | 9  | 2  |
| „ CO-OPERATIVE DEFENCE COMMITTEE:—   |             |    |    |                       |    |         |         |    |    |
|  | £           | s. | d. | £                     | s. | d.      | £       | s. | d. |
| Burnley .....  | 0           | 6  | 9  | 0                     | 2  | 6       | 0       | 9  | 3  |
| Manchester .....   | 1           | 0  | 11 | 3                     | 0  | 0       | 4       | 0  | 11 |
|  | 1           | 7  | 8  | 3                     | 2  | 6       | 4       | 10 | 2  |
| Copies of Publications.....  |             |    |    |                       |    |         | 1       | 0  | 8  |
|  |             |    |    |                       |    |         | 5       | 10 | 10 |
| „ IRISH CONFERENCE ASSOCIATION:—   |             |    |    |                       |    |         |         |    |    |
| Propaganda in Ireland .....  |             |    |    |                       |    |         | 12      | 6  | 0  |
|  |             |    |    |                       |    |         | 12      | 6  | 0  |
| „ WAGES, &c.:—   |             |    |    |                       |    |         |         |    |    |
| Permanent Salaries—Manchester .....  |             |    |    |                       |    |         | 1487    | 1  | 5  |
| Northern Section .....   |             |    |    |                       |    |         | 166     | 5  | 0  |
| Scottish Section .....   |             |    |    |                       |    |         | 226     | 4  | 4  |
| London .....   |             |    |    |                       |    |         | 170     | 0  | 0  |
| Auditing .....   |             |    |    |                       |    |         | 13      | 13 | 2  |
|  |             |    |    |                       |    |         | 2063    | 3  | 11 |
| „ PRINTING, STATIONERY, &c.:—  |             |    |    |                       |    |         |         |    |    |
| Doncaster Congress Reports, Rules, Tracts, Circulars, Book-keeping, &c. .... |             |    |    |                       |    |         | 1493    | 11 | 1  |
|  |             |    |    |                       |    |         | 1493    | 11 | 1  |
| „ MISCELLANEOUS EXPENSES:—   |             |    |    |                       |    |         |         |    |    |
| Rent .....   |             |    |    |                       |    |         | 150     | 0  | 0  |
| Lighting .....   |             |    |    |                       |    |         | 18      | 8  | 0  |
| Office Cleaning .....  |             |    |    |                       |    |         | 8       | 11 | 0  |
| Carriage .....   |             |    |    |                       |    |         | 45      | 10 | 5  |
| Postages .....   |             |    |    |                       |    |         | 235     | 19 | 3  |
| Telegrams .....  |             |    |    |                       |    |         | 6       | 12 | 10 |
| Impressed Stamps .....   |             |    |    |                       |    |         | 6       | 10 | 4  |
| Sundries .....   |             |    |    |                       |    |         | 4       | 19 | 6  |
| Carried forward.....   |             |    |    |                       |    |         | 476     | 11 | 4  |
|  |             |    |    |                       |    |         | 5442    | 8  | 2  |
|  |             |    |    |                       |    |         | 11214   | 12 | 0  |

|   | £   | s. | d. | £    | s. | d. | £    | s. | d. |
|---|-----|----|----|------|----|----|------|----|----|
| Brought forward .. .. .                           | 476 | 11 |    | 454  | 42 | 8  | 2    | 11 | 12 |
| By MISCELLANEOUS EXPENSES—continued:—             |     |    |    |      |    |    |      |    |    |
| Co-operative News—Copies of .....                 | 19  | 17 | 0  |      |    |    |      |    |    |
| Advertising .....                                 | 82  | 15 | 0  |      |    |    |      |    |    |
| Office Furniture and Fittings .....               | 37  | 14 | 6  |      |    |    |      |    |    |
| Publications .....                                | 209 | 8  | 7  |      |    |    |      |    |    |
| Legal Advice .....                                | 140 | 11 | 8  |      |    |    |      |    |    |
| Translating .....                                 | 0   | 12 | 0  |      |    |    |      |    |    |
| Paper and Twine .....                             | 12  | 6  | 10 |      |    |    |      |    |    |
| Insurance .....                                   | 3   | 0  | 0  |      |    |    |      |    |    |
| Benevolent Fund .....                             | 13  | 0  | 0  |      |    |    |      |    |    |
| Registrar's Lists .....                           | 1   | 6  | 6  |      |    |    |      |    |    |
| Subscriptions .....                               | 7   | 16 | 6  |      |    |    |      |    |    |
| Railway Contract Ticket .....                     | 48  | 10 | 0  |      |    |    |      |    |    |
| Grant to Agricultural Organisation Society .....  | 10  | 0  | 0  |      |    |    |      |    |    |
| Government Acts and Reports .....                 | 2   | 5  | 2  |      |    |    |      |    |    |
| Law Reports .....                                 | 2   | 5  | 7  |      |    |    |      |    |    |
| Grant to International Alliance .....             | 20  | 0  | 0  |      |    |    |      |    |    |
| Grant to Women's Guild .....                      | 200 | 0  | 0  |      |    |    |      |    |    |
| Grant to Women's Guild—Scotland .....             | 50  | 0  | 0  |      |    |    |      |    |    |
| Photographs .....                                 | 0   | 7  | 6  |      |    |    |      |    |    |
| Telephone Rent and Charges .....                  | 13  | 7  | 1  |      |    |    |      |    |    |
| Telegraphic Address .....                         | 1   | 1  | 0  |      |    |    |      |    |    |
| Amendment of Rules .....                          | 0   | 10 | 0  |      |    |    |      |    |    |
| Interest on Loan—Women's Co-operative Guild ..... | 26  | 0  | 0  |      |    |    |      |    |    |
| Conisbro' Society Subscription Returned .....     | 0   | 10 | 0  |      |    |    |      |    |    |
| Assistance .....                                  | 1   | 0  | 0  |      |    |    |      |    |    |
| Employés' Picnic .....                            | 2   | 7  | 6  |      |    |    |      |    |    |
| Robert Owen—Correspondence .....                  | 25  | 0  | 0  |      |    |    |      |    |    |
| Choir Shields .....                               | 170 | 0  | 0  |      |    |    |      |    |    |
|   |     |    |    | 1578 | 3  | 9  |      |    |    |
|   |     |    |    | 7020 | 11 | 11 |      |    |    |
|   |     |    |    |      |    |    | 7020 | 11 | 11 |

## MIDLAND SECTION.

| SECTIONAL BOARD MEETINGS:— |    |    |    | £  | s. | d. | £     | s. | d. |
|----------------------------|----|----|----|----|----|----|-------|----|----|
| Travelling .....           | 70 | 4  | 10 |    |    |    |       |    |    |
| Expenses .....             | 25 | 0  | 0  |    |    |    | 95    | 4  | 10 |
| CONFERENCES, &c.:—         |    |    |    |    |    |    |       |    |    |
|                            | £  | s. | d. | £  | s. | d. | £     | s. | d. |
| Alcester .....             | 0  | 6  | 6  | 0  | 2  | 6  | 0     | 9  | 0  |
| Alvaston .....             | 0  | 3  | 0  | 0  | 10 | 0  | 0     | 13 | 0  |
| Annesley Woodhouse .....   | 0  | 8  | 0  | 0  | 10 | 0  | 0     | 18 | 0  |
| Awsworth .....             | 1  | 14 | 6  | 1  | 5  | 0  | 2     | 19 | 6  |
| Bakewell .....             | 0  | 5  | 0  | 0  | 10 | 0  | 0     | 15 | 0  |
| Barwell .....              | 0  | 10 | 6  | 0  | 12 | 6  | 1     | 3  | 0  |
| Bidford .....              | 0  | 19 | 6  | 1  | 0  | 0  | 1     | 19 | 6  |
| Birmingham .....           | 2  | 19 | 8  | 1  | 10 | 0  | 4     | 9  | 8  |
| Bishop's Itchington .....  | 0  | 9  | 3  | 0  | 10 | 0  | 0     | 19 | 3  |
| Bloxwich .....             | 0  | 12 | 3  | 0  | 10 | 0  | 1     | 2  | 3  |
| Bolsover .....             | 0  | 12 | 6  | 0  | 10 | 0  | 1     | 2  | 6  |
| Boston .....               | 0  | 12 | 9  | 0  | 10 | 0  | 1     | 2  | 9  |
| Bourne .....               | 0  | 16 | 6  | 1  | 0  | 0  | 1     | 16 | 6  |
| Bramstone .....            | 0  | 4  | 5  | 0  | 10 | 0  | 0     | 14 | 5  |
| Burton Joyce .....         | 0  | 12 | 5  | 0  | 10 | 0  | 1     | 2  | 5  |
| Burton Latimer .....       | 0  | 7  | 6  | 0  | 2  | 6  | 0     | 10 | 0  |
| Burton-on-Trent .....      | 1  | 7  | 9  | 0  | 12 | 6  | 2     | 0  | 3  |
| Cinderhill .....           | 0  | 8  | 3  | 0  | 12 | 6  | 1     | 0  | 9  |
| Codnor Park .....          | 0  | 19 | 6  | 0  | 15 | 0  | 1     | 14 | 6  |
| Cotmanhay .....            | 0  | 14 | 11 | 0  | 10 | 0  | 1     | 4  | 11 |
| Coventry .....             | 1  | 14 | 0  | 1  | 2  | 6  | 2     | 16 | 6  |
| Creswell .....             | 0  | 13 | 9  | 0  | 10 | 0  | 1     | 3  | 9  |
| Derby .....                | 0  | 10 | 6  | 0  | 10 | 0  | 1     | 0  | 6  |
| Desboro' .....             | 0  | 1  | 6  | 0  | 2  | 6  | 0     | 4  | 0  |
| Draycott .....             | 0  | 1  | 6  | 0  | 2  | 6  | 0     | 4  | 0  |
| Droitwich .....            | —  |    |    | 0  | 2  | 6  | 0     | 2  | 6  |
| Dudley .....               | —  |    |    | 0  | 5  | 0  | 0     | 5  | 0  |
| Earls Barton .....         | 0  | 3  | 0  | 0  | 2  | 6  | 0     | 5  | 6  |
| Carried forward .. .. .    | 18 | 8  | 11 | 15 | 10 | 0  | 33    | 18 | 11 |
|                            |    |    |    |    |    |    | 95    | 4  | 10 |
|                            |    |    |    |    |    |    | 18235 | 3  | 11 |



|  | Travelling. |    |    | Expenses. |    |    | Totals. |    |    |    |    |    |
|--|-------------|----|----|-----------|----|----|---------|----|----|----|----|----|
|  | £           | s. | d. | £         | s. | d. | £       | s. | d. | £  | s. | d. |
| Brought forward..  | 18          | 8  | 11 | 15        | 10 | 0  | 33      | 18 | 11 | 95 | 4  | 10 |
| By CONFERENCES, &c. continued:—                            |             |    |    |           |    |    |         |    |    | 18 | 23 | 5  |
| Enderby .....  | 1           | 8  | 3  | 0         | 15 | 0  | 2       | 3  | 3  |    |    |    |
| Evesham .....  | 0           | 8  | 11 | 0         | 10 | 0  | 0       | 18 | 11 |    |    |    |
| Fallings Heath .....                                       | 0           | 2  | 5  | 0         | 2  | 6  | 0       | 4  | 11 |    |    |    |
| Fenny Compton .....  | 0           | 6  | 3  | 0         | 10 | 0  | 0       | 16 | 3  |    |    |    |
| Gainsborough .....   | 0           | 3  | 11 | 0         | 10 | 0  | 0       | 13 | 11 |    |    |    |
| Grimsby .....  | 1           | 18 | 6  | 2         | 5  | 0  | 4       | 3  | 6  |    |    |    |
| Harpole .....  | 0           | 19 | 6  | 1         | 0  | 0  | 1       | 19 | 6  |    |    |    |
| Hay Mills .....  | 0           | 3  | 0  | 0         | 2  | 6  | 0       | 5  | 6  |    |    |    |
| Hucknall .....   | 1           | 7  | 9  | 0         | 17 | 6  | 2       | 5  | 3  |    |    |    |
| Huncote .....  | 0           | 15 | 6  | 0         | 10 | 0  | 1       | 5  | 6  |    |    |    |
| Ilkeston .....   | 0           | 17 | 0  | 0         | 7  | 6  | 1       | 4  | 6  |    |    |    |
| Ironville .....  | 0           | 10 | 7  | 0         | 10 | 0  | 1       | 0  | 7  |    |    |    |
| Irthlingborough .....                                      | 0           | 18 | 5  | 1         | 0  | 0  | 1       | 18 | 5  |    |    |    |
| Kettering .....  | 1           | 13 | 8  | 1         | 12 | 6  | 3       | 6  | 2  |    |    |    |
| Keyworth .....   | 0           | 7  | 0  | 0         | 10 | 0  | 0       | 17 | 0  |    |    |    |
| Kibworth .....   | 0           | 2  | 6  | 0         | 2  | 6  | 0       | 5  | 0  |    |    |    |
| Kidderminster .....  | 1           | 11 | 6  | 1         | 2  | 6  | 2       | 14 | 0  |    |    |    |
| Kimberley .....  | 0           | 4  | 0  | 0         | 5  | 0  | 0       | 9  | 0  |    |    |    |
| King's Lynn .....  | 1           | 8  | 0  | 1         | 0  | 0  | 2       | 8  | 0  |    |    |    |
| Kirkby .....   | 0           | 8  | 6  | 0         | 10 | 0  | 0       | 18 | 6  |    |    |    |
| Kirton .....   | 0           | 12 | 9  | 0         | 10 | 0  | 1       | 2  | 9  |    |    |    |
| Langley Mil. ....  | 2           | 2  | 11 | 1         | 7  | 6  | 3       | 10 | 5  |    |    |    |
| Lea and Holloway .....                                     | 0           | 17 | 0  | 0         | 10 | 0  | 1       | 7  | 0  |    |    |    |
| Leamington .....   | 0           | 6  | 8  | 0         | 2  | 6  | 0       | 9  | 2  |    |    |    |
| Leicester .....  | 1           | 9  | 3  | 1         | 2  | 6  | 2       | 11 | 9  |    |    |    |
| Lincoln .....  | 4           | 10 | 6  | 3         | 10 | 0  | 8       | 0  | 6  |    |    |    |
| Llangollen .....   | 1           | 6  | 9  | 1         | 10 | 0  | 2       | 16 | 9  |    |    |    |
| Long Eaton .....   | 0           | 10 | 9  | 0         | 5  | 0  | 0       | 15 | 9  |    |    |    |
| Loughborough .....   | 1           | 19 | 6  | 1         | 12 | 6  | 3       | 12 | 0  |    |    |    |
| Louth .....  | 1           | 1  | 9  | 0         | 10 | 0  | 1       | 11 | 9  |    |    |    |
| Lutterworth .....  | 0           | 3  | 0  | 0         | 2  | 6  | 0       | 5  | 6  |    |    |    |
| Mansfield .....  | 0           | 12 | 0  | 0         | 5  | 0  | 0       | 17 | 0  |    |    |    |
| Market Harboro' .....                                      | 0           | 18 | 5  | 0         | 10 | 0  | 1       | 8  | 5  |    |    |    |
| Melton .....   | 0           | 14 | 0  | 0         | 10 | 0  | 1       | 4  | 0  |    |    |    |
| Misterton .....  | 0           | 16 | 6  | 1         | 0  | 0  | 1       | 16 | 6  |    |    |    |
| Morton .....   | 1           | 7  | 11 | 0         | 10 | 0  | 1       | 17 | 11 |    |    |    |
| Newark .....   | 1           | 4  | 5  | 0         | 5  | 0  | 1       | 9  | 5  |    |    |    |
| New Basford .....  | 0           | 13 | 3  | 0         | 12 | 6  | 1       | 5  | 9  |    |    |    |
| Newstead .....   | 0           | 2  | 0  | 0         | 2  | 6  | 0       | 4  | 6  |    |    |    |
| New Town .....   | 1           | 5  | 9  | 0         | 12 | 6  | 1       | 18 | 3  |    |    |    |
| Northampton .....  | 4           | 14 | 11 | 1         | 15 | 0  | 6       | 9  | 11 |    |    |    |
| Northampton—Joint Meeting of<br>District Secretaries ..... | 6           | 0  | 3  | 1         | 5  | 0  | 7       | 5  | 3  |    |    |    |
| Nottingham .....   | 0           | 5  | 9  | 0         | 2  | 6  | 0       | 8  | 3  |    |    |    |
| Nuneaton .....   | 0           | 10 | 6  | 0         | 10 | 0  | 1       | 0  | 6  |    |    |    |
| Oakengates .....   | 0           | 7  | 6  | 0         | 2  | 6  | 0       | 10 | 0  |    |    |    |
| Oakham .....   | 1           | 17 | 0  | 1         | 10 | 0  | 3       | 7  | 0  |    |    |    |
| Oxcroft .....  | 0           | 19 | 6  | 0         | 10 | 0  | 1       | 9  | 6  |    |    |    |
| Peterborough .....   | 1           | 9  | 9  | 1         | 2  | 6  | 2       | 12 | 3  |    |    |    |
| Pleasley .....   | 0           | 10 | 3  | 0         | 10 | 0  | 1       | 0  | 3  |    |    |    |
| Pye Hill .....   | 0           | 3  | 0  | 0         | 2  | 6  | 0       | 5  | 6  |    |    |    |
| Retford .....  | 0           | 13 | 6  | 0         | 5  | 0  | 0       | 18 | 6  |    |    |    |
| Ringstead .....  | 0           | 17 | 6  | 0         | 10 | 0  | 1       | 7  | 6  |    |    |    |
| Ripley .....   | 0           | 4  | 0  | 0         | 2  | 6  | 0       | 6  | 6  |    |    |    |
| Rochester .....  | 0           | 8  | 6  | 0         | 12 | 6  | 1       | 1  | 0  |    |    |    |
| Rothwell .....   | 0           | 8  | 3  | 0         | 2  | 6  | 0       | 10 | 9  |    |    |    |
| Rugby .....  | 2           | 4  | 3  | 0         | 12 | 6  | 2       | 16 | 9  |    |    |    |
| Rushden .....  | 2           | 2  | 3  | 1         | 12 | 6  | 3       | 14 | 9  |    |    |    |
| Sennthorpe .....   | 2           | 13 | 3  | 1         | 10 | 0  | 4       | 3  | 3  |    |    |    |
| Selston .....  | 0           | 16 | 9  | 0         | 12 | 6  | 1       | 9  | 3  |    |    |    |
| Shirebrook .....   | 0           | 7  | 3  | 0         | 10 | 0  | 0       | 17 | 3  |    |    |    |
| Shrewsbury .....   | 3           | 17 | 0  | 1         | 5  | 0  | 5       | 2  | 0  |    |    |    |
| Smethwick .....  | 0           | 8  | 5  | 0         | 10 | 0  | 0       | 18 | 5  |    |    |    |
| Soho .....   | —           | —  | —  | 0         | 2  | 6  | 0       | 2  | 6  |    |    |    |
| Spalding .....   | 3           | 13 | 6  | 2         | 0  | 0  | 5       | 13 | 6  |    |    |    |
| Stafford .....   | 2           | 15 | 0  | 1         | 7  | 6  | 4       | 2  | 6  |    |    |    |
| Stamford .....   | 0           | 10 | 3  | 0         | 10 | 0  | 1       | 0  | 3  |    |    |    |
| Stanley Common .....                                       | 0           | 8  | 9  | 0         | 10 | 0  | 0       | 18 | 9  |    |    |    |
| Stapleford .....   | 0           | 5  | 9  | 0         | 2  | 6  | 0       | 8  | 3  |    |    |    |

Carried forward ..... 96 11 9      65 10 0      162 1 9      95 4 10      18235 3 11

|   | Travelling. |    |    | Expenses. |    |    | Totals. |    |    | £ s. d. |    |    | £ s. d. |    |           |
|---|-------------|----|----|-----------|----|----|---------|----|----|---------|----|----|---------|----|-----------|
|   | £           | s. | d. | £         | s. | d. | £       | s. | d. | £       | s. | d. | £       | s. | d.        |
| Brought forward .....                                   | 96          | 11 | 9  | 65        | 10 | 0  | 162     | 1  | 9  | 95      | 4  | 10 | 18235   | 3  | 11        |
| By CONFERENCES, &c.—continued:—                         |             |    |    |           |    |    |         |    |    |         |    |    |         |    |           |
| Stirchley .....   | 0           | 14 | 0  | 1         | 0  | 0  | 1       | 14 | 0  |         |    |    |         |    |           |
| Stoney Stanton .....                                    | 0           | 3  | 0  | 0         | 2  | 6  | 0       | 5  | 6  |         |    |    |         |    |           |
| Stratford .....   | 0           | 16 | 6  | 0         | 10 | 0  | 1       | 6  | 6  |         |    |    |         |    |           |
| Studley .....   | 0           | 5  | 6  | 0         | 10 | 0  | 0       | 15 | 6  |         |    |    |         |    |           |
| Sutton Bridge .....                                     | 1           | 14 | 3  | 1         | 10 | 0  | 3       | 4  | 3  |         |    |    |         |    |           |
| Tamworth .....  | 0           | 5  | 5  | 0         | 2  | 6  | 0       | 7  | 11 |         |    |    |         |    |           |
| Ten Acres .....   | 0           | 8  | 0  | 0         | 10 | 0  | 0       | 18 | 0  |         |    |    |         |    |           |
| Tibshelf .....  | 0           | 4  | 6  | 0         | 2  | 6  | 0       | 7  | 0  |         |    |    |         |    |           |
| Underwood .....   | 0           | 5  | 6  | 0         | 2  | 6  | 0       | 8  | 0  |         |    |    |         |    |           |
| Walsall .....   | 2           | 4  | 6  | 1         | 17 | 6  | 4       | 2  | 0  |         |    |    |         |    |           |
| Wednesbury .....  | 3           | 2  | 9  | 1         | 12 | 6  | 4       | 15 | 3  |         |    |    |         |    |           |
| Wellingborough .....                                    | 1           | 16 | 9  | 1         | 2  | 6  | 2       | 19 | 3  |         |    |    |         |    |           |
| Whitchurch .....  | 1           | 2  | 3  | 0         | 10 | 0  | 1       | 12 | 3  |         |    |    |         |    |           |
| Whittlesea .....  | 0           | 15 | 9  | 1         | 0  | 0  | 1       | 15 | 9  |         |    |    |         |    |           |
| Wisbech .....   | 0           | 15 | 1  | 0         | 10 | 0  | 1       | 5  | 1  |         |    |    |         |    |           |
| Wollaston .....   | 0           | 10 | 0  | 0         | 2  | 6  | 0       | 12 | 6  |         |    |    |         |    |           |
| Wolverhampton .....                                     | 0           | 18 | 0  | 0         | 10 | 0  | 1       | 8  | 0  |         |    |    |         |    |           |
| Worcester .....   | 1           | 17 | 3  | 1         | 0  | 0  | 2       | 17 | 3  |         |    |    |         |    |           |
|   | 114         | 10 | 9  | 78        | 5  | 0  | 192     | 15 | 9  |         |    |    | 192     | 15 | 9         |
| „ GRANTS TO DISTRICT ASSOCIATIONS:—                     |             |    |    |           |    |    |         |    |    |         |    |    |         |    |           |
| Birmingham District Association .....                   |             |    |    |           |    |    | 7       | 10 | 0  |         |    |    |         |    |           |
| Coventry District Association .....                     |             |    |    |           |    |    | 7       | 0  | 0  |         |    |    |         |    |           |
| Derby District Association .....                        |             |    |    |           |    |    | 5       | 0  | 0  |         |    |    |         |    |           |
| Kettering and Wellingborough District Association ..... |             |    |    |           |    |    | 5       | 0  | 0  |         |    |    |         |    |           |
| Leicester District Association .....                    |             |    |    |           |    |    | 7       | 10 | 0  |         |    |    |         |    |           |
| Northampton and Earls Barton District Association ..... |             |    |    |           |    |    | 5       | 0  | 0  |         |    |    |         |    |           |
| Nottingham District Association .....                   |             |    |    |           |    |    | 5       | 0  | 0  |         |    |    |         |    |           |
| Shropshire and Mid Wales District Association .....     |             |    |    |           |    |    | 2       | 10 | 0  |         |    |    |         |    |           |
| Stafford District Association .....                     |             |    |    |           |    |    | 10      | 0  | 0  |         |    |    | 54      | 10 | 0         |
| „ MISCELLANEOUS EXPENSES:—                              |             |    |    |           |    |    |         |    |    |         |    |    |         |    |           |
| General Printing .....                                  |             |    |    |           |    |    | 10      | 12 | 0  |         |    |    |         |    |           |
| Postages .....  |             |    |    |           |    |    | 8       | 14 | 9  |         |    |    |         |    |           |
| Secretary's Salary .....                                |             |    |    |           |    |    | 10      | 0  | 0  |         |    |    |         |    |           |
| Treasurer's Salary .....                                |             |    |    |           |    |    | 1       | 1  | 0  |         |    |    |         |    |           |
| Rent of Room .....                                      |             |    |    |           |    |    | 0       | 5  | 6  |         |    |    |         |    |           |
| Special Audit—Bourne .....                              |             |    |    |           |    |    | 1       | 10 | 0  |         |    |    | 32      | 3  | 8         |
|   |             |    |    |           |    |    |         |    |    |         |    |    | 374     | 13 | 10        |
|   |             |    |    |           |    |    |         |    |    |         |    |    |         |    | 374 13 10 |

## NORTHERN SECTION.

|                              |             |    |    |           |    |            |
|------------------------------|-------------|----|----|-----------|----|------------|
| „ SECTIONAL BOARD MEETINGS:— | £ s. d.     |    |    | £ s. d.   |    |            |
| Travelling .....             | 29          | 3  | 11 |           |    |            |
| Expenses .....               | 15          | 0  | 0  |           |    |            |
|                              |             |    |    | 44        | 3  | 11         |
| „ CONFERENCES, &c.:—         | Travelling. |    |    | Expenses. |    |            |
|                              | £           | s. | d. | £         | s. | d.         |
| Annfield Plain .....         | 0           | 13 | 7  | 0         | 5  | 0          |
| Ashington .....              | 0           | 12 | 10 | 0         | 10 | 0          |
| Backworth .....              | 0           | 1  | 6  | 0         | 2  | 6          |
| Bedlington .....             | 0           | 9  | 0  | 0         | 7  | 6          |
| Blyth .....                  | 2           | 12 | 1  | 2         | 0  | 0          |
| Brandon .....                | 0           | 0  | 9  | 0         | 2  | 6          |
| Broomhill .....              | 1           | 15 | 0  | 0         | 15 | 0          |
| Cambois .....                | 0           | 5  | 9  | 0         | 5  | 0          |
| Carlisle .....               | 2           | 19 | 3  | 0         | 10 | 0          |
| Castle Howard .....          | 1           | 1  | 6  | 0         | 2  | 6          |
| Chester-le-Street .....      | 0           | 4  | 8  | 0         | 2  | 6          |
| Consett .....                | 0           | 3  | 6  | 0         | 2  | 6          |
| Coxhoe .....                 | 0           | 3  | 3  | 0         | 2  | 6          |
| Craghead .....               | 0           | 2  | 6  | 0         | 2  | 6          |
| Durham .....                 | 0           | 11 | 3  | 0         | 5  | 0          |
| Egremont .....               | 0           | 1  | 6  | 0         | 2  | 6          |
| Carried forward ..           | 11          | 17 | 11 | 5         | 17 | 6          |
|                              |             |    |    | 17        | 15 | 5          |
|                              |             |    |    | 44        | 3  | 11         |
|                              |             |    |    |           |    | 18609 17 9 |

|                                 | Travelling. |    |    | Expenses. |    |    | Totals. |    |    |       |    |    |
|---------------------------------|-------------|----|----|-----------|----|----|---------|----|----|-------|----|----|
|                                 | £           | s. | d. | £         | s. | d. | £       | s. | d. | £     | s. | d. |
| Brought forward ..              | 11          | 17 | 11 | 5         | 17 | 6  | 17      | 15 | 5  | 44    | 3  | 11 |
| By CONFERENCES, &c.—continued:— |             |    |    |           |    |    |         |    |    | 18609 | 17 | 9  |
| Felton .....                    | 1           | 1  | 2  | 0         | 7  | 6  | 1       | 8  | 8  |       |    |    |
| Framwellgate Moor .....         | 0           | 3  | 6  | 0         | 5  | 0  | 0       | 8  | 6  |       |    |    |
| Gateshead .....                 | 0           | 6  | 3  | 0         | 5  | 0  | 0       | 11 | 3  |       |    |    |
| Hartlepools .....               | 0           | 7  | 6  | 0         | 2  | 6  | 0       | 10 | 0  |       |    |    |
| Haswell .....                   | 0           | 2  | 4  | 0         | 2  | 6  | 0       | 4  | 10 |       |    |    |
| Haydon Bridge .....             | 0           | 6  | 6  | 0         | 2  | 6  | 0       | 9  | 0  |       |    |    |
| Hetton-le-Hole .....            | 0           | 5  | 6  | 0         | 2  | 6  | 0       | 8  | 0  |       |    |    |
| Hexham .....                    | 0           | 3  | 9  | 0         | 2  | 6  | 0       | 6  | 3  |       |    |    |
| Howick .....                    | 0           | 16 | 6  | 0         | 5  | 0  | 1       | 1  | 6  |       |    |    |
| Jarrow .....                    | 0           | 1  | 2  | 0         | 2  | 6  | 0       | 3  | 8  |       |    |    |
| Keswick .....                   | 0           | 7  | 6  | 0         | 2  | 6  | 0       | 10 | 0  |       |    |    |
| Langley Park .....              | 0           | 5  | 0  | 0         | 2  | 6  | 0       | 7  | 6  |       |    |    |
| Lemington .....                 | 0           | 2  | 0  | 0         | 5  | 0  | 0       | 7  | 0  |       |    |    |
| Malton .....                    | 4           | 19 | 8  | 2         | 10 | 0  | 7       | 9  | 8  |       |    |    |
| Maryport .....                  | 0           | 4  | 0  | 0         | 10 | 0  | 0       | 14 | 0  |       |    |    |
| Middleton .....                 | 0           | 8  | 0  | 0         | 2  | 6  | 0       | 10 | 6  |       |    |    |
| Morpeth .....                   | 0           | 11 | 5  | 0         | 7  | 6  | 0       | 18 | 11 |       |    |    |
| Newbiggin .....                 | 0           | 1  | 10 | 0         | 5  | 0  | 0       | 6  | 10 |       |    |    |
| Newcastle .....                 | 12          | 18 | 2  | 8         | 5  | 0  | 21      | 3  | 2  |       |    |    |
| Newcastle—Office Committee ..   | 7           | 16 | 0  | 6         | 5  | 0  | 14      | 1  | 0  |       |    |    |
| North Shields .....             | 0           | 0  | 6  | 0         | 2  | 6  | 0       | 3  | 0  |       |    |    |
| Pelton Fell .....               | 0           | 2  | 2  | 0         | 2  | 6  | 0       | 4  | 8  |       |    |    |
| Penrith .....                   | 1           | 1  | 3  | 1         | 6  | 0  | 2       | 7  | 3  |       |    |    |
| Prudhoe .....                   | 0           | 1  | 6  | 0         | 2  | 6  | 0       | 4  | 0  |       |    |    |
| South Shields .....             | 0           | 1  | 4  | 0         | 2  | 6  | 0       | 3  | 10 |       |    |    |
| Stockton .....                  | 2           | 8  | 0  | 0         | 12 | 6  | 3       | 0  | 6  |       |    |    |
| Sunderland .....                | 0           | 12 | 10 | 0         | 15 | 0  | 1       | 7  | 10 |       |    |    |
| Thirsk .....                    | 13          | 2  | 10 | 3         | 2  | 6  | 16      | 5  | 4  |       |    |    |
| Tow Law .....                   | 0           | 5  | 6  | 0         | 2  | 6  | 0       | 8  | 0  |       |    |    |
| Tweedmouth .....                | 1           | 7  | 6  | 0         | 5  | 0  | 1       | 12 | 6  |       |    |    |
| Tyne Dock .....                 | 0           | 1  | 6  | 0         | 10 | 0  | 0       | 11 | 6  |       |    |    |
| Wallsend .....                  | 0           | 1  | 0  | 0         | 2  | 6  | 0       | 3  | 6  |       |    |    |
| Wheatley Hill .....             | 0           | 9  | 3  | 0         | 5  | 0  | 0       | 14 | 3  |       |    |    |
| Whitley Bay .....               | 2           | 13 | 3  | 1         | 0  | 0  | 3       | 13 | 3  |       |    |    |
| Wigton .....                    | 8           | 5  | 0  | 5         | 0  | 0  | 13      | 5  | 0  |       |    |    |
| Willington .....                | 0           | 6  | 6  | 0         | 5  | 0  | 0       | 11 | 6  |       |    |    |
| Willington Quay .....           | 0           | 0  | 6  | 0         | 2  | 6  | 0       | 3  | 0  |       |    |    |
| Windy Nook .....                | 0           | 5  | 3  | 0         | 10 | 0  | 0       | 15 | 3  |       |    |    |
| Workington .....                | 0           | 3  | 0  | 0         | 2  | 6  | 0       | 5  | 6  |       |    |    |
|                                 | 74          | 14 | 4  | 41        | 1  | 0  | 115     | 15 | 4  |       |    |    |
|                                 |             |    |    |           |    |    |         |    |    | 115   | 15 | 4  |

## „ GRANTS TO DISTRICT ASSOCIATIONS:—

|  |    |    |   |
|--|----|----|---|
| North Northumberland District Association .....            | 13 | 11 | 6 |
| South Northumberland District Association .....            | 7  | 7  | 1 |
| Cumberland and Westmoreland District Association .....     | 18 | 15 | 5 |
| West Durham and North Northumberland District Assoc. ....  | 11 | 15 | 5 |
| East Durham District Association .....                     | 11 | 5  | 1 |
| South Durham District Association .....                    | 15 | 5  | 0 |
| South Durham and North Riding of Yorkshire Dis Assoc. .... | 18 | 15 | 1 |

96 14 7

## „ MISCELLANEOUS EXPENSES:—

|   |    |    |    |
|---|----|----|----|
| General Printing .....                      | 54 | 6  | 11 |
| Postages .....                              | 15 | 12 | 10 |
| Carriage .....                              | 0  | 6  | 4  |
| Office Rent .....                           | 15 | 0  | 0  |
| Telegrams .....                             | 0  | 10 | 9  |
| Expenses of Conference—Housing Reform ..... | 4  | 15 | 0  |
| Choral Competition Expenses .....           | 4  | 3  | 6  |
| Assistance .....                            | 2  | 0  | 0  |
| Sundries .....                              | 0  | 11 | 0  |
| Telegraphic Address .....                   | 1  | 1  | 0  |
| Telephone Rent (two years) .....            | 10 | 10 | 0  |
| Office Fixtures .....                       | 0  | 15 | 6  |
| Reporting .....                             | 0  | 7  | 6  |

110 0 4

366 14 2

366 14 2

Carried forward .....18976 11 11





|   | Travelling. |    |    | Expenses. |    |    | Totals. |    |    | £ s. d. |    |    | £ s. d. |    |    |
|---|-------------|----|----|-----------|----|----|---------|----|----|---------|----|----|---------|----|----|
|   | £           | s. | d. | £         | s. | d. | £       | s. | d. | £       | s. | d. | £       | s. | d. |
| Brought forward . . .                                   | 69          | 13 | 3  | 46        | 19 | 0  | 116     | 12 | 3  | 71      | 6  | 7  | 189     | 76 | 11 |
| By CONFERENCES, &c.—continued:—                         |             |    |    |           |    |    |         |    |    |         |    |    |         |    |    |
| Sowerby Bridge . . . . .                                | 0           | 1  | 1  | 0         | 2  | 6  | 0       | 3  | 7  |         |    |    |         |    |    |
| Stockport . . . . .                                     | 0           | 6  | 3  | 0         | 2  | 6  | 0       | 8  | 9  |         |    |    |         |    |    |
| Stocksbridge . . . . .                                  | —           |    |    | 0         | 2  | 6  | 0       | 2  | 6  |         |    |    |         |    |    |
| Stoke . . . . .   | 1           | 12 | 10 | 1         | 15 | 0  | 3       | 7  | 10 |         |    |    |         |    |    |
| Swinton . . . . .                                       | 0           | 3  | 2  | 0         | 5  | 0  | 0       | 8  | 2  |         |    |    |         |    |    |
| Waterfoot . . . . .                                     | 0           | 5  | 9  | 0         | 2  | 6  | 0       | 8  | 3  |         |    |    |         |    |    |
| Whaley Bridge . . . . .                                 | 0           | 3  | 9  | 0         | 2  | 6  | 0       | 6  | 3  |         |    |    |         |    |    |
| Whitchurch . . . . .                                    | 0           | 3  | 6  | 0         | 2  | 6  | 0       | 6  | 0  |         |    |    |         |    |    |
| Workshop . . . . .                                      | 0           | 5  | 8  | 0         | 2  | 6  | 0       | 8  | 2  |         |    |    |         |    |    |
| Wrexham . . . . .                                       | 0           | 12 | 5  | 0         | 2  | 6  | 0       | 14 | 11 |         |    |    |         |    |    |
|   | 79          | 7  | 8  | 49        | 19 | 0  | 123     | 6  | 8  |         |    |    |         |    |    |
| „ BOUNDARIES SUB-COMMITTEE:—                            |             |    |    |           |    |    |         |    |    | 123     | 6  | 8  |         |    |    |
| Brierfield . . . . .                                    | 0           | 17 | 6  | 0         | 7  | 6  | 1       | 5  | 0  |         |    |    |         |    |    |
| Failssworth . . . . .                                   | 0           | 0  | 9  | 0         | 7  | 6  | 0       | 8  | 3  |         |    |    |         |    |    |
| Horbury . . . . .                                       | 1           | 1  | 2  | 0         | 15 | 0  | 1       | 16 | 2  |         |    |    |         |    |    |
| Manchester . . . . .                                    | 1           | 16 | 2  | 0         | 17 | 6  | 2       | 13 | 8  |         |    |    |         |    |    |
| Nelson . . . . .  | 0           | 18 | 6  | 0         | 7  | 6  | 1       | 6  | 0  |         |    |    |         |    |    |
| Toxteth . . . . .                                       | 1           | 3  | 6  | 0         | 10 | 0  | 1       | 13 | 6  |         |    |    |         |    |    |
| Wakefield . . . . .                                     | 1           | 8  | 7  | 0         | 12 | 6  | 2       | 1  | 1  |         |    |    |         |    |    |
| Waterloo . . . . .                                      | 0           | 4  | 7  | 0         | 5  | 0  | 0       | 9  | 7  |         |    |    |         |    |    |
| Westhoughton . . . . .                                  | 0           | 5  | 6  | 0         | 5  | 0  | 0       | 10 | 6  |         |    |    |         |    |    |
|   | 7           | 16 | 3  | 4         | 7  | 6  | 12      | 3  | 9  |         |    |    | 12      | 3  | 9  |
| „ DEMONSTRATION AND CHOIRS COMMITTEE:—                  |             |    |    |           |    |    |         |    |    |         |    |    |         |    |    |
| Burnley . . . . .                                       | 12          | 19 | 7  | 5         | 12 | 6  | 18      | 12 | 1  |         |    |    |         |    |    |
| Huddersfield . . . . .                                  | 2           | 16 | 9  | 1         | 5  | 0  | 4       | 1  | 9  |         |    |    |         |    |    |
| Manchester . . . . .                                    | 0           | 11 | 0  | 0         | 17 | 6  | 1       | 8  | 6  |         |    |    |         |    |    |
|   | 16          | 7  | 4  | 7         | 15 | 0  | 24      | 2  | 4  |         |    |    | 24      | 2  | 4  |
| „ CONVALESCENT HOMES COMMITTEE:—                        |             |    |    |           |    |    |         |    |    |         |    |    |         |    |    |
| Bridlington . . . . .                                   | 2           | 7  | 1  | 1         | 0  | 0  | 3       | 7  | 1  |         |    |    |         |    |    |
| Ilkley . . . . .  | 2           | 4  | 9  | 0         | 17 | 6  | 3       | 2  | 3  |         |    |    |         |    |    |
| Lytham . . . . .  | 8           | 16 | 9  | 4         | 15 | 0  | 13      | 11 | 9  |         |    |    |         |    |    |
| Manchester . . . . .                                    | 13          | 18 | 7  | 6         | 7  | 6  | 20      | 6  | 1  |         |    |    |         |    |    |
| Otley . . . . .   | 2           | 3  | 9  | 1         | 17 | 6  | 4       | 1  | 3  |         |    |    |         |    |    |
| Scarborough . . . . .                                   | 1           | 13 | 10 | 0         | 10 | 0  | 2       | 3  | 10 |         |    |    |         |    |    |
|   | 31          | 4  | 9  | 15        | 7  | 6  | 46      | 12 | 3  |         |    |    |         |    |    |
| „ GRANTS TO DISTRICT ASSOCIATIONS:—                     |             |    |    |           |    |    |         |    |    | 46      | 12 | 3  |         |    |    |
| Airedale District Association . . . . .                 |             |    |    |           |    |    | 6       | 0  | 0  |         |    |    |         |    |    |
| Bolton District Association . . . . .                   |             |    |    |           |    |    | 6       | 0  | 0  |         |    |    |         |    |    |
| Calderdale District Association . . . . .               |             |    |    |           |    |    | 6       | 0  | 0  |         |    |    |         |    |    |
| Cheshire and North Wales District Association . . . . . |             |    |    |           |    |    | 31      | 4  | 9  |         |    |    |         |    |    |
| Dewsbury District Association . . . . .                 |             |    |    |           |    |    | 12      | 0  | 0  |         |    |    |         |    |    |
| East Yorkshire District Association . . . . .           |             |    |    |           |    |    | 27      | 0  | 0  |         |    |    |         |    |    |
| Huddersfield District Association . . . . .             |             |    |    |           |    |    | 6       | 0  | 0  |         |    |    |         |    |    |
| Macclesfield, Crewe and District Association . . . . .  |             |    |    |           |    |    | 14      | 10 | 0  |         |    |    |         |    |    |
| Manchester District Association . . . . .               |             |    |    |           |    |    | 14      | 0  | 0  |         |    |    |         |    |    |
| North-East Lancashire District Association . . . . .    |             |    |    |           |    |    | 6       | 0  | 0  |         |    |    |         |    |    |
| North Lancashire District Association . . . . .         |             |    |    |           |    |    | 15      | 0  | 0  |         |    |    |         |    |    |
| North Lonsdale District Association . . . . .           |             |    |    |           |    |    | 19      | 10 | 0  |         |    |    |         |    |    |
| Oldham District Association . . . . .                   |             |    |    |           |    |    | 9       | 0  | 0  |         |    |    |         |    |    |
| Rochdale District Association . . . . .                 |             |    |    |           |    |    | 8       | 0  | 0  |         |    |    |         |    |    |
| Rossendale District Association . . . . .               |             |    |    |           |    |    | 6       | 0  | 0  |         |    |    |         |    |    |
| South Yorkshire District Association . . . . .          |             |    |    |           |    |    | 6       | 0  | 0  |         |    |    |         |    |    |
| Shropshire and Mid-Wales District Association . . . . . |             |    |    |           |    |    | 2       | 10 | 0  |         |    |    |         |    |    |
|   |             |    |    |           |    |    |         |    |    | 194     | 11 | 9  |         |    |    |
| „ MISCELLANEOUS EXPENSES:—                              |             |    |    |           |    |    |         |    |    |         |    |    |         |    |    |
| General Printing . . . . .                              |             |    |    |           |    |    | 103     | 13 | 10 |         |    |    |         |    |    |
| Postages . . . . .                                      |             |    |    |           |    |    | 27      | 9  | 0  |         |    |    |         |    |    |
| Secretary's Salary . . . . .                            |             |    |    |           |    |    | 20      | 0  | 0  |         |    |    |         |    |    |
| Advertising . . . . .                                   |             |    |    |           |    |    | 1       | 0  | 0  |         |    |    |         |    |    |
| Maps . . . . .  |             |    |    |           |    |    | 0       | 6  | 6  |         |    |    |         |    |    |
|   |             |    |    |           |    |    |         |    |    | 152     | 9  | 4  |         |    |    |
|   |             |    |    |           |    |    |         |    |    | 624     | 15 | 8  |         |    |    |
|   |             |    |    |           |    |    |         |    |    |         |    |    | 624     | 15 | 8  |
| Carried forward . . . . .                               |             |    |    |           |    |    |         |    |    |         |    |    | 19601   | 7  | 7  |

## SCOTTISH SECTION.

|                               |    |    |    |       |    |    |
|-------------------------------|----|----|----|-------|----|----|
| Brought forward .....         | £  | s. | d. | 19601 | 7  | 7  |
| By SECTIONAL BOARD MEETINGS:— | £  | s. | d. | £     | s. | d. |
| Travelling .....              | 48 | 11 | 9  |       |    |    |
| Expenses .....                | 19 | 0  | 0  |       |    |    |
|                               |    |    |    | 67    | 11 | 9  |
| „ CONFERENCES, &c.:—          | £  | s. | d. | £     | s. | d. |
| Aberdeen .....                | 2  | 15 | 11 | 0     | 5  | 0  |
| Airdrie .....                 | 0  | 7  | 9  | 0     | 7  | 6  |
| Annbank .....                 | 0  | 8  | 11 | 0     | 5  | 0  |
| Anniesland .....              | 0  | 3  | 2  | 0     | 7  | 6  |
| Ardrossan .....               | 0  | 8  | 2  | 0     | 5  | 0  |
| Auchterarder .....            | 0  | 7  | 6  | 0     | 2  | 6  |
| Bathgate .....                | 0  | 13 | 8  | 0     | 5  | 0  |
| Bellsbill .....               | 0  | 6  | 8  | 0     | 5  | 0  |
| Bonnyrigg .....               | 0  | 3  | 6  | 0     | 5  | 0  |
| Burntisland .....             | 0  | 19 | 8  | 0     | 15 | 0  |
| Carnoustie .....              | 0  | 12 | 9  | 0     | 2  | 6  |
| Chapelhall .....              | 0  | 5  | 0  | 0     | 5  | 0  |
| Clackmannan .....             | 0  | 11 | 4  | 0     | 5  | 0  |
| Cleland .....                 | 0  | 6  | 2  | 0     | 5  | 0  |
| Clydebank .....               | 0  | 4  | 4  | 0     | 2  | 6  |
| Coatbridge .....              | 0  | 17 | 10 | 0     | 12 | 6  |
| Cowdenbeath .....             | 0  | 9  | 0  | 0     | 5  | 0  |
| Dalkeith .....                | 0  | 2  | 10 | 0     | 5  | 0  |
| Darvel .....                  | 0  | 10 | 0  | 0     | 5  | 0  |
| Denny .....                   | 1  | 0  | 3  | 0     | 5  | 0  |
| Dreghorn .....                | 0  | 7  | 2  | 0     | 5  | 0  |
| Dundee .....                  | 2  | 13 | 6  | 1     | 10 | 0  |
| Dunfermline .....             | 0  | 6  | 8  | 0     | 5  | 0  |
| Dunoon .....                  | 1  | 10 | 8  | 0     | 5  | 0  |
| Duntocher .....               | 0  | 2  | 0  | 0     | 2  | 6  |
| Edinburgh .....               | 2  | 11 | 10 | 4     | 5  | 0  |
| Falkirk .....                 | 0  | 4  | 2  | 0     | 2  | 6  |
| Galashiels .....              | 4  | 11 | 10 | 0     | 17 | 6  |
| Glasgow .....                 | 21 | 10 | 7  | 30    | 2  | 6  |
| Glenbuck .....                | 0  | 9  | 0  | 0     | 2  | 6  |
| Gorebridge .....              | 0  | 5  | 6  | 0     | 5  | 0  |
| Greenock .....                | 0  | 17 | 7  | 0     | 7  | 6  |
| Haddington .....              | 1  | 1  | 6  | 0     | 7  | 6  |
| Hamilton .....                | 1  | 5  | 3  | 1     | 2  | 6  |
| Howwood .....                 | 0  | 4  | 0  | 0     | 5  | 0  |
| Hurlford .....                | 0  | 3  | 0  | 0     | 2  | 6  |
| Kilmarnock .....              | 0  | 4  | 10 | 0     | 2  | 6  |
| Kilwinning .....              | 1  | 5  | 4  | 0     | 7  | 6  |
| Kirkcaldy .....               | 0  | 1  | 5  | 0     | 2  | 6  |
| Kirkintilloch .....           | 0  | 1  | 9  | 0     | 2  | 6  |
| Ladybank .....                | 0  | 5  | 5  | 0     | 2  | 6  |
| Leith .....                   | 0  | 4  | 8  | 0     | 5  | 0  |
| Leslie .....                  | 0  | 12 | 2  | 0     | 5  | 0  |
| Motherwell .....              | 0  | 5  | 1  | 0     | 5  | 0  |
| Muirkirk .....                | 0  | 4  | 0  | 0     | 2  | 6  |
| Neilston .....                | 0  | 2  | 3  | 0     | 2  | 6  |
| Newton Mearns .....           | 0  | 2  | 8  | 0     | 2  | 6  |
| North Berwick .....           | 1  | 10 | 0  | 1     | 0  | 0  |
| Paisley .....                 | 0  | 16 | 6  | 0     | 15 | 0  |
| Possilpark .....              | 0  | 0  | 7  | 0     | 2  | 6  |
| Prestonpans .....             | 0  | 4  | 10 | 0     | 5  | 0  |
| Ratho .....                   | 0  | 4  | 0  | 0     | 5  | 0  |
| Rutherglen .....              | 0  | 6  | 11 | 0     | 2  | 6  |
| St. Andrews .....             | 1  | 6  | 2  | 0     | 5  | 0  |
| Selkirk .....                 | 1  | 7  | 10 | 0     | 5  | 0  |
| Slamannan .....               | 0  | 16 | 10 | 0     | 5  | 0  |
| Stenhousemuir .....           | 0  | 13 | 7  | 0     | 7  | 6  |
| Stirling .....                | 4  | 7  | 4  | 4     | 10 | 0  |
| Tillicoultry .....            | 0  | 11 | 5  | 0     | 2  | 6  |
| Troon .....                   | 0  | 4  | 8  | 0     | 5  | 0  |
|                               | 65 | 18 | 11 | 56    | 12 | 6  |
|                               |    |    |    | 122   | 11 | 5  |
| Carried forward .....         |    |    |    | 190   | 3  | 2  |
|                               |    |    |    | 19601 | 7  | 7  |

## CASH ACCOUNT.

585

|   | £ s. d.     |   |   | £ s. d.   |   |   |
|---|-------------|---|---|-----------|---|---|
| Brought forward .....   | 190         | 3 | 2 | 1960      | 1 | 7 |
|   | Travelling. |   |   | Expenses. |   |   |
|   | £ s. d.     |   |   | £ s. d.   |   |   |
| BY SUB-COMMITTEE MEETINGS:—   | 3 8 7       |   |   | 13 13 7   |   |   |
| Glasgow .....   | 3 8 7       |   |   | 13 13 7   |   |   |
| „ IRISH EXPENSES:—  | 0 19 7      |   |   | 1 2 1     |   |   |
| Armagh .....  | 0 19 7      |   |   | 1 2 1     |   |   |
| Belfast .....   | 10 14 0     |   |   | 19 16 6   |   |   |
|   | 11 13 7     |   |   | 20 18 7   |   |   |
| „ GRANTS TO DISTRICT ASSOCIATIONS:—                                 | 3 0 0       |   |   | 3 0 0     |   |   |
| Ayrshire District Association .....                                 | 3 0 0       |   |   | 3 0 0     |   |   |
| Border Counties District Association .....                          | 3 0 0       |   |   | 3 0 0     |   |   |
| Central District Association .....                                  | 3 0 0       |   |   | 3 0 0     |   |   |
| East of Scotland District Association .....                         | 3 0 0       |   |   | 3 0 0     |   |   |
| Falkirk District Association .....                                  | 3 0 0       |   |   | 3 0 0     |   |   |
| Fife and Kinross District Association .....                         | 3 0 0       |   |   | 3 0 0     |   |   |
| Glasgow and Suburbs District Association .....                      | 3 0 0       |   |   | 3 0 0     |   |   |
| Perth and Forfar District Association .....                         | 3 0 0       |   |   | 3 0 0     |   |   |
| Renfrewshire District Association .....                             | 3 0 0       |   |   | 3 0 0     |   |   |
| Stirling, West of Fife, and Clackmannan Dist. Association .....     | 3 0 0       |   |   | 3 0 0     |   |   |
| Irish Conference Association .....                                  | 3 0 0       |   |   | 3 0 0     |   |   |
| „ MISCELLANEOUS EXPENSES:—  | 39 16 0     |   |   | 22 8 11   |   |   |
| General Printing .....  | 22 8 11     |   |   | 1 1 5     |   |   |
| Postages .....  | 1 1 5       |   |   | 0 3 6     |   |   |
| Telegrams .....   | 0 3 6       |   |   | 1 9 9     |   |   |
| Carriage .....  | 1 9 9       |   |   | 2 13 0    |   |   |
| Sundries .....  | 2 13 0      |   |   | 15 5 0    |   |   |
| Assistants .....  | 15 5 0      |   |   | 15 13 4   |   |   |
| Telephone Rent .....  | 15 13 4     |   |   | 1 5 0     |   |   |
| Gas and Coal .....  | 1 5 0       |   |   | 10 2 0    |   |   |
| Atlas (Copy of) .....   | 10 2 0      |   |   | 5 0 0     |   |   |
| Office Cleaning and Caretaker .....                                 | 5 0 0       |   |   | 5 12 6    |   |   |
| Treasurer's Salary .....  | 5 12 6      |   |   | 16 1 3    |   |   |
| Rent of Rooms .....   | 16 1 3      |   |   | 1 1 0     |   |   |
| Office Furniture .....  | 1 1 0       |   |   | 1 16 9    |   |   |
| Telegraphic Address .....   | 1 16 9      |   |   | 28 0 0    |   |   |
| Balance of Joint Propaganda Committee .....                         | 28 0 0      |   |   | 0 12 6    |   |   |
| Rent of Office .....  | 0 12 6      |   |   | 6 2 8     |   |   |
| Directory (Copy of) .....   | 6 2 8       |   |   | 2 17 5    |   |   |
| Rates and Taxes .....   | 2 17 5      |   |   | 0 4 0     |   |   |
| Repairs to Office .....   | 0 4 0       |   |   | 2 19 4    |   |   |
| Insurance .....   | 2 19 4      |   |   | 8 5 0     |   |   |
| Proportion of Expenses Conference "Co-operation and the Poor" ..... | 8 5 0       |   |   | 1 6 8     |   |   |
| Maps .....  | 1 6 8       |   |   | 12 9 0    |   |   |
| Conference Teas .....   | 12 9 0      |   |   | 1 4 0     |   |   |
| Railway Contract Ticket .....                                       | 1 4 0       |   |   | 2 4 9     |   |   |
| Advertising .....   | 2 4 9       |   |   | 205 14 9  |   |   |
| Repairs to Typewriter .....   | 205 14 9    |   |   | 463 10 1  |   |   |
|   | 463 10 1    |   |   | 463 10 1  |   |   |

## SOUTHERN SECTION.

|                            |         |    |    |         |   |   |
|----------------------------|---------|----|----|---------|---|---|
| SECTIONAL BOARD MEETINGS:— | £ s. d. |    |    | £ s. d. |   |   |
| Travelling .....           | 37 19 2 |    |    | 55 6 8  |   |   |
| Expenses .....             | 17 7 6  |    |    | 55 6 8  |   |   |
| „ CONFERENCES, &c.:—       | £ s. d. |    |    | £ s. d. |   |   |
| Andover .....              | 0 19 1  |    |    | 0 10 0  |   |   |
| Aylesbury .....            | 0 11 0  |    |    | 0 2 6   |   |   |
| Banbury .....              | 1 2 0   |    |    | 0 10 0  |   |   |
| Basingstoke .....          | 1 6 8   |    |    | 0 5 0   |   |   |
| Bedford .....              | 1 18 10 |    |    | 0 15 0  |   |   |
| Berkhamstead .....         | 1 12 3  |    |    | 0 12 6  |   |   |
| Bishops Stortford .....    | 0 19 5  |    |    | 0 5 0   |   |   |
| Bletchley .....            | 1 2 6   |    |    | 0 10 0  |   |   |
| Bognor .....               | 0 18 5  |    |    | 0 10 0  |   |   |
| Carried forward .....      | 10      | 10 | 2  | 4       | 0 | 0 |
|                            | 14      | 10 | 2  | 55      | 6 | 8 |
|                            | 2006    | 4  | 17 | 8       |   |   |

|  | Travelling. |    |    | Expenses. |    |   | Totals. |    |    | £ s. d. |   |   | £ s. d. |    |   |
|--|-------------|----|----|-----------|----|---|---------|----|----|---------|---|---|---------|----|---|
| Brought forward.....                               | 10          | 10 | 2  | 4         | 0  | 0 | 14      | 10 | 2  | 55      | 6 | 8 | 2006    | 17 | 8 |
| By CONFERENCES, &c.—continued:—                    |             |    |    |           |    |   |         |    |    |         |   |   |         |    |   |
| Bookham .....                                      | 0           | 5  | 8  | 0         | 2  | 6 | 0       | 8  | 2  |         |   |   |         |    |   |
| Bradford-on-Avon .....                             | 1           | 9  | 0  | 0         | 2  | 6 | 1       | 11 | 6  |         |   |   |         |    |   |
| Braintree .....                                    | 0           | 19 | 6  | 0         | 2  | 6 | 1       | 2  | 0  |         |   |   |         |    |   |
| Brentwood .....                                    | 0           | 15 | 11 | 0         | 10 | 0 | 1       | 5  | 11 |         |   |   |         |    |   |
| Bromley .....                                      | 0           | 5  | 5  | 0         | 5  | 0 | 0       | 10 | 5  |         |   |   |         |    |   |
| Buckingham .....                                   | 0           | 16 | 9  | 0         | 2  | 6 | 0       | 19 | 3  |         |   |   |         |    |   |
| Calne .....  | 0           | 18 | 4  | 0         | 10 | 0 | 1       | 8  | 4  |         |   |   |         |    |   |
| Cambridge .....                                    | 0           | 17 | 8  | 0         | 5  | 0 | 1       | 2  | 8  |         |   |   |         |    |   |
| Canterbury .....                                   | 4           | 4  | 11 | 2         | 10 | 0 | 6       | 14 | 11 |         |   |   |         |    |   |
| Caterham .....                                     | 0           | 6  | 1  | 0         | 2  | 6 | 0       | 8  | 7  |         |   |   |         |    |   |
| Chatham .....                                      | 1           | 15 | 1  | 1         | 0  | 0 | 2       | 15 | 1  |         |   |   |         |    |   |
| Chesham .....                                      | 0           | 6  | 9  | 0         | 2  | 6 | 0       | 9  | 3  |         |   |   |         |    |   |
| Chippenham .....                                   | 1           | 4  | 2  | 0         | 10 | 0 | 1       | 14 | 2  |         |   |   |         |    |   |
| Chipping Norton .....                              | 1           | 4  | 9  | 0         | 2  | 6 | 1       | 7  | 3  |         |   |   |         |    |   |
| Cipton .....                                       | 0           | 4  | 7  | 0         | 5  | 0 | 0       | 9  | 7  |         |   |   |         |    |   |
| Cliffe-at-Hoo .....                                | 1           | 5  | 2  | 0         | 7  | 6 | 1       | 12 | 8  |         |   |   |         |    |   |
| Cobham .....                                       | 0           | 12 | 4  | 0         | 5  | 0 | 0       | 17 | 4  |         |   |   |         |    |   |
| Coggeshall .....                                   | 0           | 15 | 7  | 0         | 2  | 6 | 0       | 18 | 1  |         |   |   |         |    |   |
| Colchester .....                                   | 0           | 19 | 6  | 0         | 5  | 0 | 1       | 4  | 6  |         |   |   |         |    |   |
| Cowes .....  | 2           | 8  | 3  | 1         | 0  | 0 | 3       | 8  | 3  |         |   |   |         |    |   |
| Crockenhill .....                                  | 0           | 17 | 0  | 0         | 5  | 0 | 1       | 2  | 0  |         |   |   |         |    |   |
| Croydon .....                                      | 0           | 15 | 9  | 0         | 10 | 0 | 1       | 5  | 9  |         |   |   |         |    |   |
| Diss .....   | 0           | 16 | 2  | 0         | 10 | 0 | 1       | 6  | 2  |         |   |   |         |    |   |
| Dover .....  | 3           | 7  | 7  | 2         | 0  | 0 | 5       | 7  | 7  |         |   |   |         |    |   |
| Drayton .....                                      | 0           | 5  | 3  | 0         | 2  | 6 | 0       | 7  | 9  |         |   |   |         |    |   |
| Dunstable .....                                    | 0           | 9  | 3  | 0         | 10 | 0 | 0       | 19 | 3  |         |   |   |         |    |   |
| Ealing .....                                       | 0           | 0  | 6  | 0         | 2  | 6 | 0       | 3  | 0  |         |   |   |         |    |   |
| East Grinstead .....                               | 0           | 8  | 0  | 0         | 2  | 6 | 0       | 10 | 6  |         |   |   |         |    |   |
| Eastleigh .....                                    | 1           | 5  | 9  | 0         | 12 | 6 | 1       | 18 | 3  |         |   |   |         |    |   |
| Edmonton .....                                     | 1           | 3  | 1  | 0         | 7  | 6 | 1       | 10 | 7  |         |   |   |         |    |   |
| Ely .....  | 0           | 18 | 2  | 0         | 10 | 0 | 1       | 8  | 2  |         |   |   |         |    |   |
| Enfield .....                                      | 0           | 2  | 6  | 0         | 2  | 6 | 0       | 5  | 0  |         |   |   |         |    |   |
| Epsom .....  | 0           | 5  | 4  | 0         | 2  | 6 | 0       | 7  | 10 |         |   |   |         |    |   |
| Faversham .....                                    | 0           | 13 | 8  | 0         | 10 | 0 | 1       | 3  | 8  |         |   |   |         |    |   |
| Feltham .....                                      | 0           | 9  | 5  | 0         | 5  | 0 | 0       | 14 | 5  |         |   |   |         |    |   |
| Fleet .....  | 2           | 19 | 0  | 0         | 15 | 0 | 3       | 14 | 0  |         |   |   |         |    |   |
| Folkestone .....                                   | 1           | 17 | 10 | 0         | 12 | 6 | 2       | 10 | 4  |         |   |   |         |    |   |
| Godalming .....                                    | 0           | 9  | 10 | 0         | 10 | 0 | 0       | 19 | 10 |         |   |   |         |    |   |
| Gravesend .....                                    | 0           | 5  | 4  | 0         | 2  | 6 | 0       | 7  | 10 |         |   |   |         |    |   |
| Grays .....  | 0           | 8  | 3  | 0         | 2  | 6 | 0       | 10 | 9  |         |   |   |         |    |   |
| Greenstreet .....                                  | 1           | 9  | 5  | 0         | 10 | 0 | 1       | 19 | 5  |         |   |   |         |    |   |
| Guildford .....                                    | 1           | 4  | 5  | 0         | 12 | 6 | 1       | 16 | 11 |         |   |   |         |    |   |
| Hampton .....                                      | 0           | 5  | 2  | 0         | 2  | 6 | 0       | 7  | 8  |         |   |   |         |    |   |
| Haslemere .....                                    | 1           | 4  | 2  | 0         | 12 | 6 | 1       | 16 | 8  |         |   |   |         |    |   |
| Hatfield .....                                     | 0           | 5  | 3  | 0         | 2  | 6 | 0       | 7  | 9  |         |   |   |         |    |   |
| Haverhill .....                                    | 0           | 14 | 2  | 0         | 10 | 0 | 1       | 4  | 2  |         |   |   |         |    |   |
| Haywards Heath .....                               | 0           | 9  | 9  | 0         | 10 | 0 | 0       | 19 | 9  |         |   |   |         |    |   |
| High Barnet .....                                  | 0           | 13 | 11 | 0         | 2  | 6 | 0       | 16 | 5  |         |   |   |         |    |   |
| Ipswich .....                                      | 0           | 17 | 7  | 0         | 10 | 0 | 1       | 7  | 7  |         |   |   |         |    |   |
| Laingdon .....                                     | 1           | 10 | 3  | 0         | 12 | 6 | 2       | 2  | 9  |         |   |   |         |    |   |
| Lakenheath .....                                   | 1           | 2  | 11 | 0         | 10 | 0 | 1       | 12 | 11 |         |   |   |         |    |   |
| Leatherhead .....                                  | 0           | 4  | 9  | 0         | 2  | 6 | 0       | 7  | 3  |         |   |   |         |    |   |
| Leighton Buzzard .....                             | 0           | 10 | 5  | 0         | 2  | 6 | 0       | 12 | 11 |         |   |   |         |    |   |
| Lewes .....  | 0           | 12 | 10 | 0         | 10 | 0 | 1       | 2  | 10 |         |   |   |         |    |   |
| London .....                                       | 14          | 14 | 8  | 12        | 17 | 6 | 27      | 12 | 2  |         |   |   |         |    |   |
| London Joint Meeting of District Secretaries ..... | 1           | 18 | 1  | 0         | 15 | 0 | 2       | 13 | 1  |         |   |   |         |    |   |
| Lowestoft .....                                    | 0           | 12 | 3  | 0         | 10 | 0 | 1       | 2  | 3  |         |   |   |         |    |   |
| Luton .....  | 1           | 8  | 3  | 0         | 10 | 0 | 1       | 18 | 3  |         |   |   |         |    |   |
| Maidenhead .....                                   | 0           | 17 | 4  | 0         | 5  | 0 | 1       | 2  | 4  |         |   |   |         |    |   |
| Margate .....                                      | 2           | 6  | 3  | 2         | 10 | 0 | 4       | 16 | 3  |         |   |   |         |    |   |
| Mere .....   | 1           | 15 | 0  | 0         | 2  | 6 | 1       | 17 | 6  |         |   |   |         |    |   |
| Neasden .....                                      | 0           | 5  | 10 | 0         | 7  | 6 | 0       | 13 | 4  |         |   |   |         |    |   |
| Newmarket .....                                    | 0           | 17 | 10 | 1         | 0  | 0 | 1       | 17 | 10 |         |   |   |         |    |   |
| North Walsham .....                                | 1           | 11 | 4  | 0         | 10 | 0 | 2       | 1  | 4  |         |   |   |         |    |   |
| Norwich .....                                      | 2           | 17 | 5  | 0         | 12 | 6 | 3       | 9  | 11 |         |   |   |         |    |   |
| Norwood .....                                      | 0           | 1  | 6  | 0         | 2  | 6 | 0       | 4  | 0  |         |   |   |         |    |   |
| Olney .....  | 0           | 16 | 2  | 0         | 2  | 6 | 0       | 18 | 8  |         |   |   |         |    |   |
| Oxford .....                                       | 1           | 16 | 5  | 0         | 7  | 6 | 2       | 3  | 11 |         |   |   |         |    |   |
| Parkstone .....                                    | 1           | 7  | 0  | 0         | 10 | 0 | 1       | 17 | 0  |         |   |   |         |    |   |
| Carried forward ..                                 | 94          | 13 | 7  | 48        | 0  | 0 | 142     | 13 | 7  | 55      | 6 | 8 | 2006    | 17 | 8 |



|  | Travelling. |    |    | Expenses. |    |    | Totals. |    |    |       |    |    |
|--|-------------|----|----|-----------|----|----|---------|----|----|-------|----|----|
|  | £           | s. | d. | £         | s. | d. | £       | s. | d. | £     | s. | d. |
| Brought forward .....                        | 94          | 13 | 7  | 48        | 0  | 0  | 142     | 13 | 7  | 55    | 6  | 8  |
| By CONFERENCES, &c.— <i>continued</i> :—     |             |    |    |           |    |    |         |    |    | 20064 | 17 | 8  |
| Peckham .....                                | 0           | 2  | 1  | 0         | 2  | 6  | 0       | 4  | 7  |       |    |    |
| Penge .....                                  | 0           | 2  | 9  | 0         | 2  | 6  | 0       | 5  | 3  |       |    |    |
| Portland .....                               | 0           | 1  | 11 | 0         | 10 | 0  | 0       | 11 | 11 |       |    |    |
| Portsmouth .....                             | 6           | 17 | 3  | 1         | 2  | 6  | 7       | 19 | 9  |       |    |    |
| Rainham .....                                | 1           | 1  | 7  | 0         | 5  | 0  | 1       | 6  | 7  |       |    |    |
| Reading .....                                | 1           | 13 | 7  | 0         | 7  | 6  | 2       | 1  | 1  |       |    |    |
| Rochester .....                              | 0           | 16 | 6  | 0         | 5  | 0  | 1       | 1  | 6  |       |    |    |
| Royston .....                                | 1           | 9  | 10 | 1         | 0  | 0  | 2       | 9  | 10 |       |    |    |
| St. Albans .....                             | 0           | 12 | 2  | 0         | 5  | 0  | 0       | 17 | 2  |       |    |    |
| Saffron Walden .....                         | 1           | 8  | 0  | 0         | 12 | 6  | 2       | 0  | 6  |       |    |    |
| Salisbury .....                              | 3           | 0  | 1  | 2         | 10 | 0  | 5       | 10 | 1  |       |    |    |
| Sawston .....                                | 1           | 8  | 0  | 1         | 0  | 0  | 2       | 8  | 0  |       |    |    |
| Sevenoaks .....                              | 1           | 11 | 2  | 0         | 17 | 6  | 2       | 8  | 8  |       |    |    |
| Sheerness .....                              | 0           | 11 | 10 | 0         | 10 | 0  | 1       | 1  | 10 |       |    |    |
| Silsoe .....                                 | 0           | 11 | 10 | 0         | 10 | 0  | 1       | 1  | 10 |       |    |    |
| Sittingbourne .....                          | 0           | 13 | 2  | 0         | 2  | 6  | 0       | 15 | 8  |       |    |    |
| Slough .....                                 | 0           | 18 | 3  | 0         | 5  | 0  | 1       | 3  | 3  |       |    |    |
| Soham .....                                  | 0           | 18 | 4  | 0         | 10 | 0  | 1       | 8  | 4  |       |    |    |
| Southall .....                               | 0           | 1  | 9  | 0         | 2  | 6  | 0       | 4  | 3  |       |    |    |
| Staines .....                                | 0           | 11 | 5  | 0         | 5  | 0  | 0       | 16 | 5  |       |    |    |
| Stratford .....                              | 0           | 11 | 10 | 1         | 2  | 6  | 1       | 14 | 4  |       |    |    |
| Sunningdale .....                            | 0           | 12 | 5  | 0         | 2  | 6  | 0       | 14 | 11 |       |    |    |
| Sutton .....                                 | 0           | 3  | 4  | 0         | 2  | 6  | 0       | 5  | 10 |       |    |    |
| Swaffham .....                               | 0           | 16 | 5  | 0         | 10 | 0  | 1       | 6  | 5  |       |    |    |
| Swanscombe .....                             | 0           | 9  | 7  | 0         | 10 | 0  | 0       | 19 | 7  |       |    |    |
| Teddington .....                             | 0           | 3  | 6  | 0         | 2  | 6  | 0       | 6  | 0  |       |    |    |
| Teynham .....                                | 0           | 14 | 0  | 0         | 10 | 0  | 1       | 4  | 0  |       |    |    |
| Tonbridge .....                              | 1           | 2  | 5  | 0         | 15 | 0  | 1       | 17 | 5  |       |    |    |
| Tunbridge Wells .....                        | 1           | 16 | 1  | 0         | 7  | 6  | 2       | 3  | 7  |       |    |    |
| Walton-on-Thames .....                       | 0           | 5  | 5  | 0         | 2  | 6  | 0       | 7  | 11 |       |    |    |
| Warminster .....                             | 2           | 12 | 7  | 0         | 12 | 6  | 3       | 5  | 1  |       |    |    |
| Watford .....                                | 0           | 17 | 4  | 0         | 7  | 6  | 1       | 4  | 10 |       |    |    |
| Weymouth .....                               | 3           | 12 | 11 | 1         | 0  | 0  | 4       | 12 | 11 |       |    |    |
| Whittlesford .....                           | 1           | 5  | 8  | 1         | 0  | 0  | 2       | 5  | 8  |       |    |    |
| Wickham Market .....                         | 1           | 5  | 9  | 0         | 10 | 0  | 1       | 15 | 9  |       |    |    |
| Winchester .....                             | 0           | 16 | 0  | 0         | 5  | 0  | 1       | 1  | 0  |       |    |    |
| Windsor .....                                | 0           | 19 | 11 | 0         | 7  | 6  | 1       | 7  | 5  |       |    |    |
| Winton .....                                 | 2           | 2  | 2  | 1         | 0  | 0  | 3       | 2  | 2  |       |    |    |
| Woburn Sands .....                           | 1           | 8  | 0  | 1         | 0  | 0  | 2       | 8  | 0  |       |    |    |
| Woking .....                                 | 0           | 17 | 6  | 0         | 10 | 0  | 1       | 7  | 6  |       |    |    |
| Wokingham .....                              | 0           | 9  | 10 | 0         | 2  | 6  | 0       | 12 | 4  |       |    |    |
| Wood Green .....                             | 0           | 1  | 8  | 0         | 2  | 6  | 0       | 4  | 2  |       |    |    |
| Woolwich .....                               | 0           | 8  | 8  | 0         | 5  | 0  | 0       | 13 | 8  |       |    |    |
| Yiewsley .....                               | 0           | 3  | 3  | 0         | 2  | 6  | 0       | 5  | 9  |       |    |    |
|  | 143         | 1  | 4  | 70        | 15 | 0  | 213     | 16 | 4  |       |    |    |
| „ GRANTS TO DISTRICT ASSOCIATIONS :—         |             |    |    |           |    |    |         |    |    | 213   | 16 | 4  |
| Bedford District Association .....           |             |    |    |           |    |    | 8       | 3  | 4  |       |    |    |
| Bucks District Association .....             |             |    |    |           |    |    | 8       | 6  | 2  |       |    |    |
| Cambridge District Association .....         |             |    |    |           |    |    | 21      | 3  | 7  |       |    |    |
| Colchester District Association .....        |             |    |    |           |    |    | 23      | 1  | 9  |       |    |    |
| Lewes District Association .....             |             |    |    |           |    |    | 12      | 8  | 0  |       |    |    |
| Metropolitan—East District Association ..... |             |    |    |           |    |    | 15      | 19 | 7  |       |    |    |
| „ North District Association .....           |             |    |    |           |    |    | 6       | 11 | 10 |       |    |    |
| „ South District Association .....           |             |    |    |           |    |    | 12      | 8  | 5  |       |    |    |
| Norwich District Association .....           |             |    |    |           |    |    | 22      | 4  | 11 |       |    |    |
| Oxford District Association .....            |             |    |    |           |    |    | 21      | 13 | 9  |       |    |    |
| Sheerness District Association .....         |             |    |    |           |    |    | 4       | 9  | 9  |       |    |    |
| Surrey District Association .....            |             |    |    |           |    |    | 16      | 13 | 10 |       |    |    |
| Wilton District Association .....            |             |    |    |           |    |    | 14      | 2  | 2  |       |    |    |
|  |             |    |    |           |    |    |         |    |    | 187   | 7  | 1  |
| „ MISCELLANEOUS EXPENSES :—                  |             |    |    |           |    |    |         |    |    |       |    |    |
| General Printing .....                       |             |    |    |           |    |    | 42      | 8  | 4  |       |    |    |
| Postages .....                               |             |    |    |           |    |    | 24      | 11 | 5  |       |    |    |
| Telegrams .....                              |             |    |    |           |    |    | 1       | 2  | 7  |       |    |    |
| Carriage .....                               |             |    |    |           |    |    | 3       | 16 | 8  |       |    |    |
| Sundries .....                               |             |    |    |           |    |    | 2       | 9  | 8  |       |    |    |
| Office Cleaning .....                        |             |    |    |           |    |    | 1       | 18 | 0  |       |    |    |
| Carried forward .....                        | 76          | 6  | 8  | 456       | 10 | 1  | 20064   | 17 | 8  |       |    |    |

|  | £  | s. | d. | £   | s. | d. | £     | s. | d. |
|--|----|----|----|-----|----|----|-------|----|----|
| Brought forward .....                  | 76 | 6  | 8  | 456 | 10 | 1  | 20064 | 17 | 8  |
| By MISCELLANEOUS EXPENSES.—continued:— |    |    |    |     |    |    |       |    |    |
| Conference Teas .....                  | 11 | 1  | 8  |     |    |    |       |    |    |
| Assistants .....                       | 0  | 12 | 0  |     |    |    |       |    |    |
| Repairs to Lantern, &c .....           | 10 | 0  | 0  |     |    |    |       |    |    |
| Convalescent Home Expenses .....       | 1  | 0  | 5  |     |    |    |       |    |    |
|  |    |    |    | 99  | 0  | 9  |       |    |    |
|  |    |    |    | 555 | 10 | 10 |       |    |    |
|  |    |    |    |     |    |    | 555   | 10 | 10 |

## SOUTH-WESTERN SECTION.

| SECTIONAL BOARD MEETINGS:— | £  | s. | d. | £  | s. | d. |
|----------------------------|----|----|----|----|----|----|
| Travelling .....           | 59 | 7  | 4  |    |    |    |
| Expenses .....             | 11 | 12 | 6  |    |    |    |
|                            |    |    |    | 70 | 19 | 10 |

| CONFERENCES, &c.:—    | Travelling. | Expenses. | Totals. |
|-----------------------|-------------|-----------|---------|
|                       | £ s. d.     | £ s. d.   | £ s. d. |
| Ashton .....          | 0 0 6       | 0 2 6     | 0 3 0   |
| Barnstaple .....      | 2 11 9      | 1 12 6    | 4 4 3   |
| Bath .....            | 0 3 0       | 0 2 6     | 0 5 6   |
| Bedminster .....      | —           | 0 2 6     | 0 2 6   |
| Bideford .....        | 1 1 0       | 0 10 0    | 1 11 0  |
| Bodmin .....          | 1 14 7      | 0 7 6     | 2 2 1   |
| Bridgwater .....      | 1 3 9       | 0 15 0    | 1 18 9  |
| Bristol .....         | 0 9 0       | 0 12 6    | 1 1 6   |
| Brixham .....         | 0 15 9      | 0 10 0    | 1 5 9   |
| Bruton .....          | 0 4 6       | 0 2 6     | 0 7 0   |
| Crediton .....        | 1 16 0      | 1 0 0     | 2 16 0  |
| Exeter .....          | 2 9 0       | 1 17 6    | 4 6 6   |
| Frome .....           | 0 4 9       | 0 15 0    | 0 19 9  |
| Helston .....         | 1 4 6       | 0 10 0    | 1 14 6  |
| Highbridge .....      | 0 1 9       | 0 2 6     | 0 4 3   |
| High Littleton .....  | 0 1 3       | 0 2 6     | 0 3 9   |
| Honiton .....         | 4 12 0      | 2 0 0     | 6 12 0  |
| Ilfracombe .....      | 2 19 6      | 1 10 0    | 4 9 6   |
| Kingsteignton .....   | 0 10 9      | 0 2 6     | 0 13 3  |
| Kingswear .....       | 0 18 0      | 0 10 0    | 1 8 0   |
| Launceston .....      | 5 18 6      | 3 12 6    | 9 11 0  |
| Liskeard .....        | 2 19 3      | 1 5 0     | 4 4 3   |
| Lostwithiel .....     | 0 12 3      | 1 0 0     | 1 12 3  |
| Menheniot .....       | 2 1 0       | 0 12 6    | 2 13 6  |
| Newton Abbot .....    | 0 8 3       | 0 5 0     | 0 13 3  |
| Okehampton .....      | 0 9 0       | 0 2 6     | 0 11 6  |
| Ottery St. Mary ..... | 2 5 0       | 1 0 0     | 3 5 0   |
| Paignton .....        | 1 16 6      | 0 12 6    | 2 9 0   |
| Pill .....            | 0 14 9      | 0 7 6     | 1 2 3   |
| Plymouth .....        | 12 2 0      | 6 15 0    | 18 17 0 |
| Plympton .....        | 2 2 2       | 1 2 6     | 3 4 8   |
| Portishead .....      | 0 5 0       | 0 5 0     | 0 10 0  |
| Radstock .....        | —           | 0 5 0     | 0 5 0   |
| St. Austell .....     | 2 6 10      | 0 15 0    | 3 1 10  |
| St. Blazey .....      | 3 17 6      | 1 15 0    | 5 12 6  |
| St. Columb Road ..... | 3 16 0      | 3 7 6     | 7 3 6   |
| St. Ives .....        | 12 4 0      | 4 0 0     | 16 4 0  |
| St. Neot .....        | 0 7 6       | 0 2 6     | 0 10 0  |
| Saltash .....         | 0 4 10      | 0 5 0     | 0 9 10  |
| Sidmouth .....        | 3 13 8      | 2 0 0     | 5 13 8  |
| South Molton .....    | 2 9 3       | 1 0 0     | 3 9 3   |
| Stoke .....           | 0 15 9      | 0 10 0    | 1 5 9   |
| Stoke Gabriel .....   | 1 4 0       | 0 12 6    | 1 16 6  |
| Street .....          | 0 5 0       | 0 10 0    | 0 15 0  |
| Taunton .....         | 0 13 6      | 0 10 0    | 1 3 6   |
| Tavistock .....       | 0 8 6       | 0 10 0    | 0 18 6  |
| Topsham .....         | 1 0 3       | 0 10 0    | 1 10 3  |
| Torquay .....         | 2 14 7      | 0 12 6    | 3 7 1   |
| Truro .....           | 8 12 6      | 2 15 0    | 11 7 6  |
| Wadebridge .....      | 1 4 9       | 1 0 0     | 2 4 9   |
| Wellington .....      | 4 15 0      | 1 2 6     | 5 17 6  |
| Wells .....           | 1 16 9      | 1 7 6     | 3 4 3   |

Carried forward ..... 107 5 2    53 17 6    161 2 8    70 19 10    20620 8 6

|   | Travelling. |    |    | Expenses. |    |    | Totals. |    |    |    |    |    |     |    |    |   |
|---|-------------|----|----|-----------|----|----|---------|----|----|----|----|----|-----|----|----|---|
|   | £           | s. | d. | £         | s. | d. | £       | s. | d. | £  | s. | d. | £   | s. | d. |   |
| Brought forward.....                                      | 107         | 5  | 2  | 53        | 17 | 6  | 161     | 2  | 8  | 70 | 19 | 10 | 206 | 20 | 8  | 6 |
| By CONFERENCES, &c.—continued:—                           |             |    |    |           |    |    |         |    |    |    |    |    |     |    |    |   |
| Weston-super-Mare .....                                   | 0           | 14 | 3  | 0         | 7  | 6  | 1       | 1  | 9  |    |    |    |     |    |    |   |
| Yeovil .. .. .  | 0           | 8  | 3  | 0         | 2  | 6  | 0       | 10 | 9  |    |    |    |     |    |    |   |
|   | 108         | 7  | 8  | 54        | 7  | 6  | 162     | 15 | 2  |    |    |    | 162 | 15 | 2  |   |
|   |             |    |    |           |    |    |         |    |    |    |    |    |     |    |    |   |
| „ GRANTS TO DISTRICT ASSOCIATIONS:—                       |             |    |    |           |    |    |         |    |    |    |    |    |     |    |    |   |
| Bristol and Somerset District Association .. .. .         |             |    |    |           |    |    | 10      | 0  | 0  |    |    |    |     |    |    |   |
| Cornwall District Association .. .. .                     |             |    |    |           |    |    | 10      | 0  | 0  |    |    |    |     |    |    |   |
|   |             |    |    |           |    |    |         |    |    |    |    |    | 20  | 0  | 0  |   |
| „ MISCELLANEOUS EXPENSES:—                                |             |    |    |           |    |    |         |    |    |    |    |    |     |    |    |   |
| General Printing .. .. .                                  |             |    |    |           |    |    | 23      | 14 | 0  |    |    |    |     |    |    |   |
| Postages .. .. .  |             |    |    |           |    |    | 4       | 15 | 11 |    |    |    |     |    |    |   |
| Carriage .. .. .  |             |    |    |           |    |    | 0       | 7  | 10 |    |    |    |     |    |    |   |
| Hire of Rooms.....  |             |    |    |           |    |    | 11      | 7  | 0  |    |    |    |     |    |    |   |
| Sundries .. .. .  |             |    |    |           |    |    | 0       | 7  | 0  |    |    |    |     |    |    |   |
| Special Propaganda—Bideford .. .. .                       |             |    |    |           |    |    | 1       | 3  | 0  |    |    |    |     |    |    |   |
| „ „ Cornwall .. .. .                                      |             |    |    |           |    |    | 33      | 11 | 1  |    |    |    |     |    |    |   |
| „ „ Launceston .. .. .                                    |             |    |    |           |    |    | 3       | 12 | 6  |    |    |    |     |    |    |   |
| Grant to St. Ives Society.....                            |             |    |    |           |    |    | 5       | 0  | 0  |    |    |    |     |    |    |   |
| Secretary's Salary .. .. .                                |             |    |    |           |    |    | 5       | 5  | 0  |    |    |    |     |    |    |   |
| Treasurer's Salary .. .. .                                |             |    |    |           |    |    | 2       | 2  | 0  |    |    |    |     |    |    |   |
| Grant to Training Class for Teachers (Co-operation) .. .. |             |    |    |           |    |    | 5       | 5  | 0  |    |    |    |     |    |    |   |
|   |             |    |    |           |    |    |         |    |    |    |    |    | 96  | 10 | 4  |   |
|   |             |    |    |           |    |    |         |    |    |    |    |    | 350 | 5  | 4  |   |
|   |             |    |    |           |    |    |         |    |    |    |    |    |     |    |    |   |
|   |             |    |    |           |    |    |         |    |    |    |    |    | 350 | 5  | 4  |   |

## WESTERN SECTION.

| ,, SECTIONAL BOARD MEETINGS:— |   |    |    |  |  |  |  |  |  | £ s. d.                       |    |   |        |    |    |         |   |   |
|-------------------------------|---|----|----|--|--|--|--|--|--|-------------------------------|----|---|--------|----|----|---------|---|---|
| Travelling .. .. .            |   |    |    |  |  |  |  |  |  | 37                            | 8  | 5 |        |    |    |         |   |   |
| Expenses .. .. .              |   |    |    |  |  |  |  |  |  | 7                             | 0  | 0 |        |    |    |         |   |   |
|                               |   |    |    |  |  |  |  |  |  | 44 8 5                        |    |   |        |    |    |         |   |   |
| ,, CONFERENCES, &c.:—         |   |    |    |  |  |  |  |  |  | Travelling. Expenses. Totals. |    |   |        |    |    |         |   |   |
|                               |   |    |    |  |  |  |  |  |  | £ s. d. £ s. d. £ s. d.       |    |   |        |    |    |         |   |   |
| Aberdare .....                | 0 | 19 | 6  |  |  |  |  |  |  | 1                             | 7  | 6 | 2      | 7  | 0  |         |   |   |
| Abercynon .....               | 0 | 7  | 0  |  |  |  |  |  |  | 0                             | 10 | 0 | 0      | 17 | 0  |         |   |   |
| Barry Dock .....              | 1 | 2  | 0  |  |  |  |  |  |  | 1                             | 0  | 0 | 2      | 2  | 0  |         |   |   |
| Blackwood.....                | 0 | 9  | 3  |  |  |  |  |  |  | 0                             | 10 | 0 | 0      | 19 | 3  |         |   |   |
| Bridgend .....                | 0 | 12 | 0  |  |  |  |  |  |  | 0                             | 5  | 0 | 0      | 17 | 0  |         |   |   |
| Cardiff .....                 | 2 | 0  | 6  |  |  |  |  |  |  | 2                             | 7  | 6 | 4      | 8  | 0  |         |   |   |
| Cheltenham .....              | 0 | 3  | 0  |  |  |  |  |  |  | 0                             | 5  | 0 | 0      | 8  | 0  |         |   |   |
| Coln St. Aldwyns .....        | 0 | 16 | 9  |  |  |  |  |  |  | 0                             | 10 | 0 | 1      | 6  | 9  |         |   |   |
| Cwm .....                     | 0 | 15 | 0  |  |  |  |  |  |  | 0                             | 10 | 0 | 1      | 5  | 0  |         |   |   |
| Cwmbwrla.....                 | — |    |    |  |  |  |  |  |  | 1                             | 7  | 6 | 1      | 7  | 6  |         |   |   |
| Cwmllynfell .....             | 0 | 6  | 0  |  |  |  |  |  |  | 0                             | 2  | 6 | 0      | 8  | 6  |         |   |   |
| Dowlais .....                 | 0 | 8  | 3  |  |  |  |  |  |  | 1                             | 0  | 0 | 1      | 8  | 3  |         |   |   |
| Ebbw Vale.....                | 0 | 16 | 5  |  |  |  |  |  |  | 0                             | 15 | 0 | 1      | 11 | 5  |         |   |   |
| Frampton Cotterell .....      | 0 | 9  | 3  |  |  |  |  |  |  | 0                             | 10 | 0 | 0      | 19 | 3  |         |   |   |
| Gloucester.....               | — |    |    |  |  |  |  |  |  | 0                             | 15 | 0 | 0      | 15 | 0  |         |   |   |
| Griffiths Town .....          | 0 | 6  | 3  |  |  |  |  |  |  | 0                             | 10 | 0 | 0      | 16 | 3  |         |   |   |
| Llanelli .....                | 0 | 5  | 0  |  |  |  |  |  |  | 0                             | 10 | 0 | 0      | 15 | 0  |         |   |   |
| Llangollen.....               | 1 | 5  | 7  |  |  |  |  |  |  | 0                             | 10 | 0 | 1      | 15 | 7  |         |   |   |
| Mid Rhondda .....             | 0 | 13 | 6  |  |  |  |  |  |  | 1                             | 0  | 0 | 1      | 13 | 6  |         |   |   |
| Newport .....                 | 0 | 17 | 3  |  |  |  |  |  |  | 0                             | 10 | 0 | 1      | 7  | 3  |         |   |   |
| Newtown .....                 | — |    |    |  |  |  |  |  |  | 0                             | 10 | 0 | 0      | 10 | 0  |         |   |   |
| Pembroke Dock .....           | 0 | 19 | 9  |  |  |  |  |  |  | 0                             | 10 | 0 | 1      | 9  | 9  |         |   |   |
| Pontardawe ....               | 1 | 4  | 9  |  |  |  |  |  |  | 1                             | 0  | 0 | 2      | 4  | 9  |         |   |   |
| Pontyclun .....               | 0 | 17 | 6  |  |  |  |  |  |  | 1                             | 0  | 0 | 1      | 17 | 6  |         |   |   |
| Pontypridd .....              | 0 | 9  | 9  |  |  |  |  |  |  | 0                             | 10 | 0 | 0      | 19 | 9  |         |   |   |
| Shrewsbury .....              | 5 | 7  | 1  |  |  |  |  |  |  | 2                             | 0  | 0 | 7      | 7  | 1  |         |   |   |
| Treherbert .....              | 0 | 9  | 3  |  |  |  |  |  |  | 0                             | 10 | 0 | 0      | 19 | 3  |         |   |   |
| Tytherington .....            | 0 | 7  | 11 |  |  |  |  |  |  | 0                             | 5  | 0 | 0      | 12 | 11 |         |   |   |
| Whitchurch .....              | 1 | 3  | 0  |  |  |  |  |  |  | 0                             | 10 | 0 | 1      | 13 | 0  |         |   |   |
| Ynysybwl ..                   | 0 | 13 | 0  |  |  |  |  |  |  | 0                             | 10 | 0 | 1      | 3  | 0  |         |   |   |
| Ystrad.....                   | 0 | 14 | 3  |  |  |  |  |  |  | 0                             | 10 | 0 | 1      | 4  | 3  |         |   |   |
|                               |   |    |    |  |  |  |  |  |  | 24                            | 18 | 9 | 22     | 10 | 0  | 47      | 8 | 9 |
| Carried forward.....          |   |    |    |  |  |  |  |  |  |                               |    |   | 47 8 9 |    |    | 91 17 2 |   |   |





## HUGHES SCHOLARSHIP FUND.

| Dr.                       | FUND ACCOUNT.   |       | Cr.   |                 |
|---------------------------|-----------------|-------|---|-----------------|
|                           | £               | s. d. | £ s. d.   |                 |
| To Scholarship Fund ..... | 2000            | 0 0   | By Investment in Co-operative Wholesale Society ..... | 1300 0 0        |
|                           |                 |       | " " Scottish Wholesale Society .....                  | 640 0 0         |
|                           | <hr/> £2000 0 0 |       |   | <hr/> £2000 0 0 |

## INTEREST ACCOUNT.

|   |                |  |                 |
|---|----------------|--|-----------------|
|   | £ s. d.        | 1903.  | £ s. d.         |
| To Cash in hands of Co-operative Union, January 1st, 1903. .... | 49 6 8         | By Cash paid to Scholar during the year .....                | 100 0 0         |
| " Interest Received during the year :—                          |                | " Cash in hands of Co-operative Union, December 31st, 1903.. | 29 2 2          |
| English Wholesale Society .....                                 | £54 5 0        |  |                 |
| Scottish Wholesale Society .....                                | 25 10 6        |  |                 |
|   | <u>79 15 6</u> |  | <u>£129 2 2</u> |

## NEALE SCHOLARSHIP FUND.

Dr.

## FUND ACCOUNT.

Cr.

|                           | £     | s. | d. |   | £     | s. | d. |
|---------------------------|-------|----|----|---|-------|----|----|
| To Scholarship Fund ..... | 2000  | 0  | 0  | By Investment in Co-operative Wholesale Society ..... | 1900  | 0  | 0  |
|                           |       |    |    | " " Scottish Wholesale Society .....                  | 700   | 0  | 0  |
|                           | £2000 | 0  | 0  |   | £2000 | 0  | 0  |

## INTEREST ACCOUNT.

|   | £    | s. | d. |  | £    | s. | d. |
|---|------|----|----|--|------|----|----|
| To Cash in hands of Co-operative Union, January 1st, 1903. .... | 241  | 4  | 1  | 1903.  |      |    |    |
| " Interest Received during the year:—                           |      |    |    | By Cash paid to Scholar during the year .....                | 33   | 6  | 8  |
| English Wholesale Society .....                                 | £51  | 17 | 2  | " Cash in hands of Co-operative Union, December 31st, 1903.. | 287  | 13 | 1  |
| Scottish Wholesale Society .....                                | 27   | 18 | 6  |  |      |    |    |
|   |      |    |    |  | £320 | 19 | 9  |
|   | 79   | 15 | 8  |  |      |    |    |
|   | £320 | 19 | 9  |  |      |    |    |

DR.

## BALANCE SHEET.

CR.

| LIABILITIES.                               |           | ASSETS.   |           |
|--|-----------|---|-----------|
|  | £ s. d.   |   | £ s. d.   |
| Share Capital, as per last Report.....     | 292 3 4   | Stock-in-Trade—Estimated.....                       | 385 0 0   |
| " " received since .....                   | 12 16 8   | Fixtures—Estimated.....                             | 110 0 0   |
| Less amount extinguished since .....       | 305 0 0   | INVESTMENTS:—                                       |           |
|  | 4 10 0    | Shares—Co-op. Wholesale Society, last year..        | £734 13 8 |
| Accounts owing.....                        | 300 10 0  | Interest and Dividend since.....                    | 66 14 2   |
| Cash owing to Neale Scholarship Fund ..... | 75 4 9    | Shares—Scottish Wholesale Society, last year        | 343 13 8  |
| " " Hughes .....                           | 287 13 1  | Interest and Dividend since.....                    | 29 1 10   |
| " " International Alliance .....           | 29 2 2    | Shares—Co-operative Printing Society .....          | 372 15 6  |
| Loan from Women's Co-operative Guild ..... | 20 2 6    | Shares—Co-operative Insurance Society .....         | 50 0 0    |
| Balance of Assets over Liabilities .....   | 325 0 0   | Shares—Kinning Park Co-operative Society ..         | 100 0 0   |
|  | 3652 17 1 | " Interest and Dividend since .....                 | £5 0 0    |
|  |           | Shares—Co-operative Newspaper Society.....          | 5 14 7    |
|  |           | Loans—Co-operative Newspaper, last year ..          | 50 0 0    |
|  |           | " Interest on Shares since .....                    | £28 4 9   |
|  |           | " Loans since .....                                 | 2 10 0    |
|  |           | Accounts owing for Pamphlets, Rules, &c. ....       | 0 14 6    |
|  |           | Balances, as per Cash Account.....                  | 31 9 3    |
|  |           | Cash in Co-operative Wholesale Society's Bank ..... | 63 17 7   |
|  |           |   | 176 15 2  |
|  |           |   | 2543 9 8  |
|  |           |   | £4690 9 7 |

We have carefully examined the books and accounts of the Co-operative Union for the financial year ended 31st December, 1903, and compared all counterfoils of acknowledgments for cash received, and vouchers for all payments made, and hereby certify the above statement of accounts as correct.

T. WOOD,  
WM. SWALLOW, } PUBLIC AUDITORS.

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2. The Union watches over the interests of Co-operative Societies generally, and employs its propagandist agents in districts where Co-operation is unknown.

3. The services of solicitors are retained by the Union for the purpose of giving legal advice to those societies whose circumstances require it.

4. Small and struggling Societies are helped and advised by the Members of the Board and the Officers of the Union.

5. The Union is governed by a Central and United Board, in connection with which are several special Committees organised for special work, viz. :—

- (a) An Educational Committee, whose work is to organise Co-operative Education.
- (b) A Committee on Production, to promote Co-operative Production.
- (c) A Joint Parliamentary Committee, to look after the interests of Co-operative Societies so far as they may be affected by Parliamentary action.
- (d) A Joint Propaganda Committee, whose special function is to work with the Wholesale Societies in forming Co-operative Societies under a "Special Propaganda Scheme."
- (e) A Joint Committee acting with the Trade Union Parliamentary Committee, for the purpose of settling disputes in connection with Co-operative employment.
- (f) An International and Foreign Enquiry Committee, to open up communication with the Co-operators of other countries, and to obtain information regarding the development of the Co-operative Movement in other parts of the world.

The funds of the Co-operative Union are raised by subscriptions from the Societies which become joined to it. The subscription is fixed by rule at the rate of 2d. per member per annum.

The Union has now **1,206** Societies included in its membership, and these Societies have **1,936,600** members.

The Societies which remain outside the Union number **495**, and have **179,527** members.

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Boot and Shoe Warehouse:—Balloon Street, Manchester.  
Furniture Warehouse:—Holgate Street, Manchester.  
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*Grocery Warehouses :*

Paisley Road, Crookston Street, and Clarence Street, Glasgow.

*Boot and Shoe Warehouse :* Dundas Street, Glasgow.

---

**Capital, £2,314,955. = Sales, £6,395,487.**

**Profit, £239,321.**

**For the year ending December 26th, 1903.**

---

**Total Sales** (Since Commencement) - - - - - **£78,556,191.**

**Total Profit** - - - - - **£2,677,073.**

**Reserve and Insurance Funds** - - - - - **£335,498.**

**Depreciation Allowed** - **£55,5946.**



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LIMITED.

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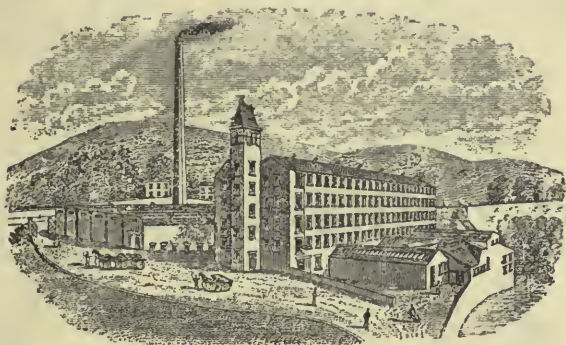


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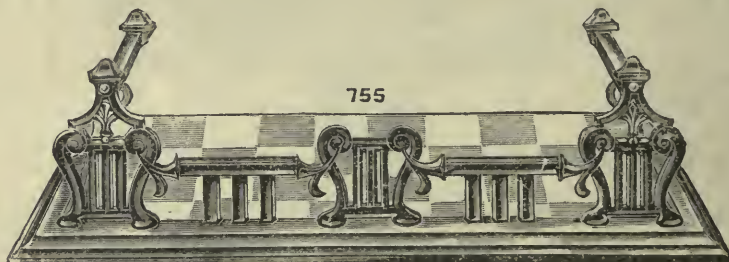
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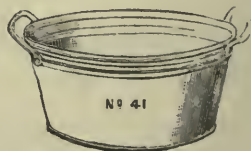
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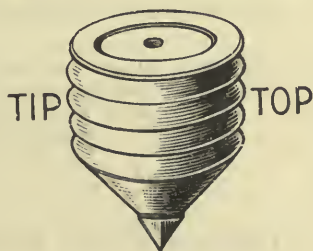


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